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# Industry Overview

# Survol de l'industrie

Trust and  
Loan Companies  
and  
Co-operative  
Credit  
Associations

Compagnies  
de fiducie  
et de prêt  
et associations  
coopératives  
de crédit

1989



Office of the Superintendent  
of Financial Institutions Canada

Bureau du surintendant  
des institutions financières Canada

Canada

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**PUBLIC STATEMENT DATA BANK**

The financial data from which the information published in this Volume is prepared, is now available to the public via computer media access.

Data on the results of at least the three most recent years of operation can be obtained either through the purchase of computer tapes or by directly accessing the data through the facilities of the I.P. Sharp APL time sharing system. The data bank is updated annually about the middle of July to include the results of operations for the year ending the previous December 31st.

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**AVIS**

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Les données financières utilisées pour la publication du Volume sont maintenant mises à la disposition du public en général sous forme de données informatisées.

Les données relatives aux résultats des opérations pour au moins les trois derniers exercices des compagnies peuvent être obtenues soit par l'achat de bandes magnétiques ou par voie des installations informatiques du système en temps partagé APL de la Compagnie I.P. Sharp. La mise à jour de la banque de données a lieu vers le mois de juillet de chaque année environ pour inclure les résultats des opérations de l'exercice se terminant le 31 décembre précédent.

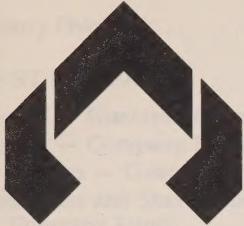
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## **INDUSTRY OVERVIEW**

## **SURVOL DU SECTEUR**



## Trust and Loan Industry Overview

here are approximately 90 active deposit-taking trust and loan companies operating in Canada. 60 are incorporated under federal legislation including the 12 mortgage loan subsidiaries of chartered banks.

The assets of federally incorporated trust companies account for approximately 57 percent of the \$76.9 billion total assets, as at December 31, 1988, for all Canadian trust companies. Provincially incorporated companies account for the remaining 43 percent. For loan companies, the assets of federally incorporated companies comprise 99 percent of the total assets of \$118.7 billion at December 31, 1988. Included in the federal total are the assets of the country's largest loan company, Canada Trustco Mortgage Company, and those of the 12 mortgage loan subsidiaries of the chartered banks.

Presented below are the total assets of the seven largest trust and loan conglomerates as at their 1988 year end.

	\$ billions
CT Financial Services Inc.*	29.2
Royal Trustco Ltd.	28.5
Central Guaranty Trustco Limited	13.6
National Victoria & Grey Trustco Limited	12.2
Montreal Trustco Inc.	10.2
General Trustco of Canada Inc.	4.9
First City Trustco Inc.	3.7

\* the holding company for the Canada Trustco group of companies)

The business of trust companies falls into two distinct activities - financial intermediary (quasi-banking) and fiduciary functions. As a financial intermediary, a trust company borrows funds from the public in the form of guaranteed investment certificates, savings deposits and time deposits and invests them in mortgages, securities and other loans. This aspect of the business is often referred to as the "guaranteed funds" portion of the trust company and differs little from the savings deposit business of chartered banks.

The fiduciary or trustee functions are unique to trust companies since they are the only corporate entities in Canada having trustee powers. In their fiduciary function, trust companies serve as administrators of estates, trusts and agencies (E.T.A.) and do not have ownership of the assets under their administration. The trust deed defines the powers the trust manager has in administering his clients' assets and the clients' rights to the income generated by the assets being so administered. In recent years, pooled pension funds in respect of groups of employees have grown to be the most important source of trust funds administered by trust companies.

## Survol du secteur des sociétés fiduciaires et de prêt

On dénombre environ 90 sociétés fiduciaires et de prêt habilitées à accepter des dépôts au Canada. De ce nombre, 60 ont été constituées en vertu de lois fédérales, ce qui englobe les 12 filiales de prêts hypothécaires des banques à charte.

Au Canada, l'actif des sociétés fiduciaires fédérales représente environ 57 pour cent du total, qui s'élevait à 76,9 milliards de dollars au 31 décembre 1988. Les compagnies provinciales interviennent pour les 43 pour cent qui restent. Dans le cas des sociétés de prêt, l'actif des sociétés fédérales représente 99 pour cent du total de 118,7 milliards de dollars déclaré au 31 décembre 1988 et englobe celui de la plus importante compagnie de prêt du pays, Hypothèques Trustco Canada, et celui des 12 filiales de prêt hypothécaire des banques à charte.

L'actif des sept plus importantes sociétés fiduciaires et de prêt à la fin de l'exercice 1988 figure ci-après.

	En milliards de dollars
Services Financiers CT Inc.*	29,2
Société hypothécaire Trustco Royal	28,5
Compagnie Trust Central Guaranty	13,6
Société d'hypothèques Victoria et Grey	12,2
Compagnie Montréal Trust du Canada	10,2
Société de fiducie Générale	4,9
Société de fiducie First City Inc.	3,7

(\* La société de portefeuille du groupe Trustco Canada)

Les sociétés fiduciaires exercent deux types d'opérations : elles servent d'intermédiaires financiers, et donc d'institutions quasi-bancaires, et exécutent des activités fiduciaires. En qualité d'intermédiaire financier, une société fiduciaire emprunte des fonds auprès du public sous forme de certificats de placement garantis, de dépôts d'épargnes et de dépôts à terme, pour ensuite les affecter à des prêts hypothécaires, à des titres et à d'autres prêts. Ces activités sont habituellement dites liées à des «fonds garantis» et diffèrent peu des opérations de dépôt des banques à charte.

En revanche, les activités fiduciaires sont l'apanage des sociétés fiduciaires, car elles sont les seules sociétés au Canada à détenir de tels pouvoirs. Dans le cadre de leurs activités fiduciaires, ces sociétés administrent des successions et servent de fiduciaires et d'agents sans être propriétaires de l'actif qui leur est confié. Le contrat de fiducie précise les pouvoirs que le gestionnaire peut exercer pour administrer les biens de ses clients, de même que les droits de ces derniers relativement au produit de cette gestion. Au cours des dernières années, la mise en commun des fonds de retraite de groupes d'employés est devenue la principale source de fonds gérés par ces sociétés.

The estate, trust and agency activities of trust companies are governed by provincial legislation. Since E.T.A. funds are only administered by trust companies under their fiduciary role, they are excluded from the trust companies industry asset total given above.

Several trust companies sponsor a wide variety of mutual funds including equity, bond and mortgage funds. Trust companies also act as agents and registrars for various types of stocks and as trustees for corporate bond issues; real estate managers and real estate agents; investment managers or counsellors; managers of sinking funds; custodians; and agents for personal services.

Deposit accepting loan companies operate under the federal Loan Companies Act or corresponding provincial legislation. This legislation allows them to raise funds through the acceptance of deposits and issuance of short-term and long-term debentures and other debt instruments. The types of assets in which such funds may be invested are also specified in the legislation — in practice, a majority of the funds are invested in mortgages secured by real estate.

There are two noteworthy features of trust companies and loan companies that distinguish them from banks in a significant way:

- (a) trust and loan companies engage in real estate related activities to a proportionately greater extent than do banks. Mortgage loans dominate the balance sheets of most trust and loan companies and investments or holdings in real estate for development purposes represent an important component of their business; and
- (b) virtually all trust and loan companies are closely owned and controlled, either as components of very large financial services conglomerates or as unit institutions in the hands of owner/managers. Also, most trust and loan companies operate in confined local or regional markets, exposing them to the vagaries of regional economies. Domestic banks, on the other hand, are generally widely held by a spectrum of investors and conduct their business through networks of Canadian and foreign branches.

While, overall, the federally incorporated trust and loan companies have reported steadily improving financial results from 1984 onward, particularly noteworthy has been the performance of major companies with national exposure. One major amalgamation has recently been completed and two more are in preparation as concentration within the industry increases. Further, the industry has recently seen the entry of well-capitalized companies enjoying the ownership of major life insurance companies.

Les activités de gestionnaire de succession, de ciaire et d'agence des sociétés fiduciaires sont par les lois provinciales. Vu que les fonds à cet éne sont administrés qu'à des fins fiduciaires, il sont pas pris en compte dans le calcul de l'acti sociétés fiduciaires indiqué ci-dessus.

Plusieurs sociétés fiduciaires offrent une vaste ga de fonds mutuels, notamment sous forme d'act d'obligations et de prêts hypothécaires. Elles agis également en qualité d'agents et de registraires divers types de valeurs mobilières et de fiduci dans le cadre de l'émission d'obligations de soci de gestionnaires et d'agents immobiliers; de gest naires ou de conseillers en placements; de gestio res de fonds d'amortissement; de dépositaires d'agents offrant des services personnels.

Les sociétés de prêt acceptant des dépôts sont ass ties à la Loi sur les compagnies de prêt fédérale ou la législation provinciale. C'est ainsi qu'elles peuvent recueillir des fonds en acceptant des dépôts et émettant des obligations à court et à long terme d'autres titres de créances. La loi applicable pré également les types d'éléments d'actif dans les ces fonds peuvent être placés. Dans la plupart des ils sont affectés à des hypothèques garanties par biens immobiliers.

Deux considérations importantes distinguent les so tés fiduciaires et de prêt des banques :

- a) les sociétés fiduciaires et de prêt exercent un grand nombre d'opérations dans le secteur imobilier. Les prêts hypothécaires dominent le b de la plupart des sociétés fiduciaires et de prêt les placements ou la participation à caractère mobilier à des fins de mise en valeur occup une place prépondérante parmi leurs activités;
- b) de très importants conglomérats financiers po dent et contrôlent presque exclusivement la qu totalité des sociétés fiduciaires et de prêt et exploitent à titre d'éléments d'un portefeuille sous forme d'institutions distinctes confiées à propriétaires-exploitants. De plus, la plupart sociétés fiduciaires et de prêt visent un mar régional ou local limité, d'où l'incidence qu' sur elles les fluctuations de l'économie régionale. De leur côté, les banques canadiennes sont ha tuellement la propriété d'un grand nombre d' investisseurs et exercent leurs opérations par l'en mise de réseaux de succursales au pays et l'étranger.

Bien que dans l'ensemble, les sociétés fiduciaires et de prêt fédérales aient affiché des résultats financiers plus en plus favorables depuis 1984, la performance des grandes sociétés d'envergure nationale mé d'être soulignée plus particulièrement. À l'heure tuelle, une importante fusion vient d'être complétée deux autres sont à l'étude à mesure que progresse la concentration de l'industrie. En outre, de nouvelles sociétés disposant de solides ressources financières appartenant à d'importantes compagnies d'assurance ont fait leur entrée sur le marché.

1980, ten federally incorporated trust and loan  
nies have failed. The main causes of failure  
been (i) unscrupulous manipulation of the  
ny in the best interests of the shareholder; (ii)  
city to withstand a prolonged, sharp economic  
urn; and (iii) inadequate management of risk.  
inimize the risks of failure, the Office has  
the initial capitalization of a trust or loan  
ny to \$10 million and closely scrutinizes those  
g either to incorporate or acquire a supervised  
ny. In addition, the frequency of meetings  
en the Office's senior staff and the boards of  
ors and senior management of supervised com-  
has been sharply increased.

Depuis 1980, 10 sociétés fiduciaires et de prêt fédéra-  
les ont fait faillite, surtout en raison d'opérations peu  
scrupuleuses dans l'intérêt des actionnaires, de l'inca-  
pacité de soutenir une détérioration soudaine et pro-  
longée de l'économie et d'une mauvaise gestion des  
risques. Dans le but de diminuer les risques de faillite,  
le Bureau a porté à 10 millions de dollars le seuil des  
capitaux des sociétés fiduciaires et de prêt et surveille  
étroitement les personnes désireuses de constituer une  
société ou d'en acquérir. En outre, les réunions entre  
les hauts fonctionnaires du Bureau et les administra-  
teurs et membres de la direction des sociétés dont le  
Bureau assure la surveillance sont beaucoup plus fré-  
quentes.



## **ABSTRACT OF STATEMENTS**

Federal Trust and Loan Companies incorporated by Special Acts of the Parliament of Canada or by Letters Patent and transacting business in Canada during the year ended December 31, 1988, and other provincially incorporated, but federally supervised, Trust and Loan Companies making returns of their affairs to the Office of the Superintendent of Financial Institutions.

### *Provincially incorporated companies*

Acadia Trust, Confed Trust, Global Trust, Keltic Trust and Yarmouth Building and Loan are incorporated under the laws of the Province of Nova Scotia.

Inland Trust, Investors Group and Regent Trust are incorporated under the laws of the Province of Manitoba.

## **PRÉCIS DES ÉTATS**

Compagnies fédérales de fiducie et de prêt constituées par lettres patentes ou aux termes de lois spéciales du Parlement du Canada et qui ont exercé des affaires au Canada durant l'exercice clos le 31 décembre 1988 ainsi que d'autres compagnies de fiducie et de prêt constituées en corporation selon des lois provinciales mais assujetties à la surveillance du gouvernement fédéral, qui font rapport de leurs affaires au Bureau du surintendant des institutions financières.

### *Compagnies constituées en corporation aux termes de lois provinciales*

Les compagnies Acadia Trust, Confed Trust, Global Trust, Keltic Trust et Yarmouth Building and Loan sont constituées en corporation selon les termes des lois de la province de la Nouvelle-Écosse.

Les compagnies Inland Trust, Investors Group et Regent Trust sont constituées en corporation en vertu des lois de la province du Manitoba.





1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE I - ASSETS (BOOK VALUE) - GUARANTEED TRUST FUNDS

NO.	COMPANY	TREASURY BILLS AND SHORT TERM DEPOSITS			BONDS	SHARES	COLLATERAL LOANS		CONSUMER LOANS
		CASH	ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME			ACTIONS	PRETS SUR NANTISSEMENTS	
		\$	\$	\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....								
2	AGF TRUST.....	1,523		2,472	596				
3	ATLANTIC TRUST.....	4,832			1,664			106	1,879
4	BAYSHORE TRUST.....	1,091		44,797	11,290				2,956
5	CANADA TRUST.....			1,034,681	72,542	312,393	142,156		117,227
6	CANWEST TRUST.....	787		56,644	1,777			3,280	
7	CENTRAL GUARANTY TRUST.....	202,558		388,607	356,680	446,366	1,187,283		581,013
8	CITIZENS TRUST.....	1,149		8,186	619			447	545
9	COMMERCIAL TRUST.....								
10	CONFED TRUST.....	2,414		21,321	36,599	32,711	9,249		42
11	CO-OPERATIVE TRUST.....	3		52,856	28,044	11,292		2,047	893
12	CORONET TRUST.....	3,405		25,597	6,483			3,180	
13	EQUITABLE TRUST.....	1,819		800	2,483				
14	EVANGELINE TRUST.....	269			555				18
15	GENERAL TRUST.....	5,593		111,824	106,226	65,240		4,274	64,527
16	GLOBAL TRUST CO.....								
17	HOUSEHOLD TRUST COMPANY.....	7,109		34,417		2,481	25,687		40,452
18	INCOME TRUST.....	1,049		27,837	3,901	3,133		2,596	3,464
19	INLAND TRUST.....	24		12,584	2,218	7,209			
20	INTERNATIONAL TRUST.....	3,541		3,472	49			1,000	
21	INVESTORS GROUP TRUST.....	20,358		126,783	91,140	19,571			
22	KELTIC TRUST CO.....								
23	MARCIL TRUST.....								
24	MERCHANT TRUST.....	282		500	3,918				
25	METROPOLITAN TRUST.....	9,494		18,329			23,192		
26	MONTREAL TRUST.....	9,613		522,407	518,577	140,918	289,855		
27	MORGAN TRUST.....	219			68,368	4,388			232
28	MUTUAL TRUST.....	864		32,161	27,034	33,865	311		
29	PEACE HILLS TRUST CO.....			28,556	3,390		7,384		3,028
30	PEOPLES TRUST.....	1,012		31,064					
31	PREMIER TRUST.....	2,429		16,606		5,308	389		2,827
32	PROVINCIAL TRUST COMPANY.....								
33	REGENT TRUST.....								
34	REGIONAL TRUST.....	375		4,844					
35	ROYAL TRUST.....	79,402		934,989	52,459	174,860	1,574,162		627,164
36	STANDARD TRUST.....	7,633		112,021	17,966	128,605	6,164		87
37	WELLINGTON TRUST COMPANY.....	1,378		8,536	12,297				3,345
	TOTAL, 1988.....	370,225	3,662,891	1,426,875	1,388,350	3,283,762	1,449,699		
	TOTAL, 1987.....	221,751	2,252,563	3,228,327	1,678,125	1,638,037	1,034,852		

ACADIA TRUST, CONFED TRUST, GLOBAL TRUST AND KELTIC TRUST ARE INCORPORATED BY THE PROVINCE OF NOVA SCOTIA.  
INLAND TRUST, INVESTORS GROUP AND REGENT TRUST ARE INCORPORATED BY THE PROVINCE OF MANITOBA.

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU I - ACTIF (VALEUR COMPTABLE) - FONDS GARANTIS

NO.	INVESTMENT		TOTAL	
	MORTGAGES AND SALE AGREEMENTS	INCOME DUE AND ACCRUED	OTHER ASSETS	GUARANTEED TRUST FUNDS
NO.	PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE	REVENU DE PLACEMENT ECHU ET COURU	AUTRE ACTIF	TOTAL DES FONDS GARANTIS
	\$	\$	\$	\$
1				
2	12,161	123	122	16,997
3	131,091	1,575	384	141,531
4	228,181	2,767	.....	291,082
5	1,587,325	27,431	47,196	3,340,951
6	246,144	3,110	2,073	313,815
7	7,000,983	99,385	5,958	10,268,833
8	92,127	1,211	3,996	108,280
9				
10	291,600	4,154	.....	398,090
11	724,447	15,326	1,637	836,545
12	465,977	4,406	1,077	510,125
13	35,664	413	7	41,186
14	9,096	99	.....	10,037
15	907,992	17,574	22,323	1,305,573
16				
17	674,520	5,597	8	791,281
18	168,284	2,043	3,506	215,813
19	96,116	949	76	119,176
20	5,531	158	.....	13,751
21	521,001	6,411	2,436	787,700
22				
23				
24	34,731	422	11	39,864
25	566,176	6,133	426	623,750
26	3,604,569	57,786	440	5,144,165
27	93,887	2,077	883	170,054
28	329,306	4,185	22,073	449,799
29	40,388	2,003	4	84,763
30	115,755	1,505	172	149,508
31	416,175	3,374	.....	447,108
32				
33				
34	58,679	656	.....	64,554
35	9,791,289	142,850	85,687	13,462,862
36	921,855	25,524	70,224	1,290,079
37	212,941	2,716	5,639	246,852
	29,384,001	441,963	276,358	41,684,124
	23,404,771	327,230	547,864	34,333,520

ACADIA TRUST, CONFED TRUST, GLOBAL TRUST ET KELTIC TRUST CONSTITUES PAR LA PROVINCE DE LA NOUVELLE-ECOSSE.  
INLAND TRUST, INVESTORS GROUP ET REGENT TRUST CONSTITUES PAR LA PROVINCE DU MANITOBA.

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE II - ASSETS (BOOK VALUE) - COMPANY FUNDS

NO.	COMPANY	TREASURY BILLS AND SHORT TERM DEPOSITS				BONDS	SHARES	COLLATERAL LOANS	CONSUMER LOANS	MORTGAGES AND SALE AGREEMENTS	
		CASH	ENCAISSE	BONS DU TRESOR	OBLIGATIONS					PRETS SUR NANTISSEMENTS	PRETS A LA CONSOMMATION
NO.	COMPAGNIE	ET DEPOTS A COURT TERME									
			\$	\$	\$	\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....	5	340	.....	.....	.....	.....	.....	.....	.....	6
2	AGF TRUST.....	170	1,504	300	2,391	.....	.....	.....	.....	.....	506
3	ATLANTIC TRUST.....	-	-	200	3,750	.....	.....	.....	.....	.....	.....
4	BAYSHORE TRUST.....	45	.....	497	.....	.....	.....	.....	.....	.....	544
5	CANADA TRUST.....	3,762	2,236	1,860	47,938	.....	.....	.....	.....	.....	.....
6	CANWEST TRUST.....	201	.....	1,505	.....	449	.....	.....	.....	.....	918
7	CENTRAL GUARANTY TRUST.....	41,608	15,863	5,725	128,673	70	6,845	.....	.....	37,867	.....
8	CITIZENS TRUST.....	3,025	3,852	497	.....	.....	.....	.....	.....	.....	.....
9	COMMERCIAL TRUST.....	3	1,698	1,058	23	.....	.....	.....	.....	.....	1,109
10	CONFED TRUST.....	.....	267	3,524	2,614	.....	.....	.....	.....	.....	2,476
11	CO-OPERATIVE TRUST.....	.....	4,301	3,000	669	.....	.....	.....	.....	.....	3,939
12	CORONET TRUST.....	129	.....	22,979	565	.....	.....	.....	.....	.....	5,149
13	EQUITABLE TRUST.....	.....	.....	853	1,279	1,679	24	.....	.....	.....	218
14	EVANGELINE TRUST.....	124	.....	1,058	23	.....	.....	.....	.....	.....	1,109
15	GENERAL TRUST.....	1,069	6,692	20,545	7,545	188	.....	.....	.....	.....	2,476
16	GLOBAL TRUST CO.....	20	693	.....	.....	.....	.....	.....	.....	9,668	50,455
17	HOUSEHOLD TRUST COMPANY.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
18	INCOME TRUST.....	210	1,929	3,646	1,494	.....	.....	.....	.....	.....	.....
19	INLAND TRUST.....	34	.....	1,067	88	170	116	.....	.....	.....	3,619
20	INTERNATIONAL TRUST.....	2	7,140	20	.....	.....	.....	.....	.....	.....	.....
21	INVESTORS GROUP TRUST.....	219	2,519	2,470	13,301	.....	.....	.....	.....	.....	10,847
22	KELTIC TRUST CO.....	41	.....	50	.....	.....	.....	.....	.....	.....	33
23	MARCL TRUST.....	1,696	.....	.....	46	.....	.....	.....	.....	.....	.....
24	MERCHANT TRUST.....	.....	760	.....	.....	121	99	.....	.....	.....	.....
25	METROPOLITAN TRUST.....	3,485	.....	.....	.....	.....	.....	.....	.....	35	.....
26	MONTREAL TRUST.....	6,103	46,394	7,160	123,994	529	.....	.....	.....	.....	3,384
27	MORGAN TRUST.....	140	1,000	5,530	3,216	.....	.....	.....	.....	.....	.....
28	MUTUAL TRUST.....	138	.....	27	24,341	.....	.....	.....	.....	.....	.....
29	PEACE HILLS TRUST CO.....	2,118	2,354	3,185	1,482	.....	.....	.....	.....	.....	90
30	PEOPLES TRUST.....	885	9,316	5	.....	.....	.....	.....	.....	.....	.....
31	PREMIER TRUST.....	.....	.....	127	.....	.....	.....	.....	.....	.....	.....
32	PROVINCIAL TRUST COMPANY.....	28	.....	495	.....	550	.....	.....	.....	.....	.....
33	REGENT TRUST.....	24	158	.....	249	.....	.....	.....	.....	5	582
34	REGIONAL TRUST.....	24	.....	.....	.....	.....	.....	.....	.....	71	.....
35	ROYAL TRUST.....	65,256	1,905	66,360	396,765	1,689	.....	.....	.....	.....	.....
36	STANDARD TRUST.....	649	.....	.....	17,878	.....	.....	.....	.....	.....	37,470
37	WELLINGTON TRUST COMPANY.....	78	.....	126	15,313	.....	.....	.....	.....	38,271	131,522
	TOTAL, 1988.....	131,291	110,921	152,187	783,741	5,445	16,782	.....	.....	159,384	.....
	TOTAL, 1987.....	125,536	52,788	178,503	703,763	4,032	38,271	.....	.....	131,522	.....

NO.	REAL ESTATE	INVESTMENTS IN SUBSIDIARIES	ADVANCES TO E.T.A.	ACCURED E.T.A. FEES	INVESTMENT			DEDUCT ASSETS NOT ADMITTED	TOTAL COMPANY FUNDS	
					HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	REVENU DE PLACEMENT ECHU ET COURU	OTHER ASSETS			
NO.	IMMEUBLES	PLACEMENTS DANS LES FILIALES	AVANCES AUX SUCCESSIONS S.F.A.					MOINS ACTIF NON AGREE	TOTAL DES FONDS DE LA COMPAGNIE	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1							353		352	
2					24	339	5,334	167	5,167	
3	339	2,967	101	47		8,331	11,785	1,233	10,552	
4		6,843				23	7,056	17,917	353	17,564
5	1,593	576	40,832	90,000	706	56,446	245,949	5,890	240,059	
6	4,076		43	85	51	13,820	21,148	5,636	15,512	
7	49,319	84,038	15,065	6,566	3,122	268,857	663,618	96,447	567,171	
8						111	2,105	10,134	9,631	
9					41	74		2,897	2,897	
10						78	42,691	49,174	4,150	45,024
11	16,722	35			545	15,994	45,205	1,182	44,023	
12					600	3,458	32,880	3,446	29,434	
13					30	1,471	5,554	43	5,511	
14					10	7	1,250	7	1,243	
15	2,016	7,364	331	109	775	11,448	60,558	7,325	53,233	
16					5	15	733	15	718	
17	249				485	4,197	65,055	3,125	61,930	
18	782	2,961	20	171	69	5,032	15,314	216	15,098	
19					66	2,954	8,114	745	7,369	
20					87	5,796	13,045	7,808	5,237	
21				384	281	9,689	39,710	8,966	30,744	
22					2	159	252	23	229	
23		1				549	2,325	232	2,093	
24						9	2,799	3,788	72	3,716
25		38,608			73	45,913	88,079	29,507	58,572	
26	2,848	8,142	6,252	4,479	995	51,034	261,314	27,377	23,934	
27		568		374	322	5,142	16,292	868	868	
28					133	5,640	30,279	2,891	2,891	
29	675				34	2,029	11,967	937	11,030	
30					23	2,549	12,813	2,436	10,377	
31	131				4	21,682	21,944	469	21,475	
32					13	1	1,087	1	1,086	
33					2	3	436		43	
34					2	4,371	4,984	76	4,908	
35	4,035	3,012	19,600		10,738	117,673	687,104	55,142	631,962	
36	734	12,036		50	1,330	26,968	97,115	7,735	89,380	
37					124	4,079	19,720	1,053	18,667	
	83,519	167,151	82,244	102,306	20,948	750,297	2,576,226	276,176	2,300,050	
	68,376	321,920	118,087	9,690	19,217	518,727	2,290,432	154,206	2,136,226	

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
 TABLE III - LIABILITIES - GUARANTEED TRUST FUNDS  
 TABLEAU III - PASSIF - FONDS GARANTIS

DEPOSITS AND CERTIFICATES

DEPOTS ET CERTIFICATS

NO.	COMPANY NO.	DEMAND A DEMANDE	TERM A TERME	ACCRUED INTEREST INTERET COURU	BANK OVERDRAFTS DECOUVERTS BANCAIRES	OTHER LIABILITIES AUTRE PASSIF	TOTAL GUARANTEED TRUST FUNDS
							\$
1	ACADIA TRUST						
2	AGF TRUST	1,794	14,560	504		139	16,997
3	ATLANTIC TRUST	17,578	106,550	8,568	157	8,678	141,531
4	BAYSHORE TRUST		275,260	9,048		6,774	291,082
5	CANADA TRUST	828,375	2,340,857	90,196		81,523	3,340,951
6	CANWEST TRUST	54,309	228,251	22,932		8,323	313,815
7	CENTRAL GUARANTY TRUST	2,809,503	7,039,011	281,186		139,133	10,268,833
8	CITIZENS TRUST	19,837	80,536	4,246	408	3,253	108,280
9	COMMERCIAL TRUST						
10	CONFED TRUST	101,291	246,062	12,682		38,055	398,090
11	CO-OPERATIVE TRUST	4,973	756,309	51,909	249	23,105	836,545
12	CORONET TRUST	1,834	486,552	21,107		632	510,125
13	EQUITABLE TRUST	10	38,027	1,680		1,469	41,186
14	EVANGELINE TRUST	26	9,563	448			10,037
15	GENERAL TRUST	194,699	1,061,589	45,142		4,143	1,305,573
16	GLOBAL TRUST CO.						
17	HOUSEHOLD TRUST COMPANY	59,193	688,709	42,165		1,214	791,281
18	INCOME TRUST	21,528	178,801	9,600	43	5,841	215,813
19	INLAND TRUST	4,373	108,066	4,528		2,209	119,176
20	INTERNATIONAL TRUST	7,350	4,593	30		1,778	13,751
21	INVESTORS GROUP TRUST	77,459	639,196	67,150		3,895	787,700
22	KELTIC TRUST CO.						
23	MARCI TRUST						
24	MERCHANT TRUST	68	35,774	1,157		2,865	39,864
25	METROPOLITAN TRUST	33,088	552,536	14,699		23,427	623,750
26	MONTREAL TRUST	685,238	4,310,561	128,028		20,338	5,144,165
27	MORGAN TRUST	7,958	140,865	17,709		3,522	170,054
28	MUTUAL TRUST	17,258	396,534	15,600	13,461	6,946	449,799
29	PEACE HILLS TRUST CO.	23,698	59,260	1,069		736	84,763
30	PEOPLES TRUST	26,013	118,539	4,814		142	149,508
31	Premier TRUST	34,031	376,814	14,901		21,362	447,108
32	PROVINCIAL TRUST COMPANY						
33	REGENT TRUST						
34	REGIONAL TRUST	5,447	52,067	2,572		4,468	64,554
35	ROYAL TRUST	2,633,725	10,431,411	351,054		46,672	13,462,862
36	STANDARD TRUST	164,093	1,045,413	62,220		18,353	1,290,079
37	WELLINGTON TRUST COMPANY		235,576	8,394		2,882	246,852
	TOTAL, 1988	7,834,749	32,057,842	1,295,338	14,318	481,877	41,684,124
	TOTAL, 1987	8,400,641	24,370,885	1,021,600	19,833	520,461	34,333,520



1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
 TABLE IV - LIABILITIES AND SHAREHOLDERS' EQUITY - COMPANY FUNDS

NO.	COMPANY COMPAGNIE	LIABILITIES					PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES (1)
		BORROWED MONEY AND BANK OVER-DRAFTS	INCOME TAX PAYABLE	DIVIDENDS PAYABLE	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES	FRAIS COURUS ET A PAYER ET AUTRE PASSIF	
NO.	EMPRUNTS ET DECOUVERTS BANCAIRES	IMPOTS SUR LE REVENU A PAYER	DIVIDENDES A PAYER				
		\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....		1				
2	AGF TRUST.....				134		6
3	ATLANTIC TRUST.....	3,263			124		
4	BAYSHORE TRUST.....		908		530		379
5	CANADA TRUST.....				96,612		12,268
6	CANWEST TRUST.....	500			2,308		
7	CENTRAL GUARANTY TRUST.....	12,000	372	3,307	66,293		
8	CITIZENS TRUST.....				126		
9	COMMERCIAL TRUST.....		77		70		
10	CONFED TRUST.....	32	1,312		9,690		264
11	CO-OPERATIVE TRUST.....		11		1,028		92
12	CORONET TRUST.....		785		812		291
13	EQUITABLE TRUST.....	2	50		218		87
14	EVANGELINE TRUST.....		38		79		
15	GENERAL TRUST.....			1	6,289		2,275
16	GLOBAL TRUST CO.....	15					
17	HOUSEHOLD TRUST COMPANY.....	10,732	2,670		4,961		
18	INCOME TRUST.....	4,122	205	6	819		621
19	INLAND TRUST.....				249		121
20	INTERNATIONAL TRUST.....	26			1,377		
21	INVESTORS GROUP TRUST.....				547		2,191
22	KELTIC TRUST CO.....				158		
23	MARCIL TRUST.....				972		
24	MERCHANT TRUST.....	23			212		
25	METROPOLITAN TRUST.....	348			10,477		
26	MONTREAL TRUST.....				23,126		10,403
27	MORGAN TRUST.....	1,288		4,958	1,079		1,709
28	MUTUAL TRUST.....	700			989		
29	PEACE HILLS TRUST CO.....	1,713			290		
30	PEOPLES TRUST.....		471		804		
31	PREMIER TRUST.....		11		288		
32	PROVINCIAL TRUST COMPANY.....		44		4		
33	REGENT TRUST.....		2		7		34
34	REGIONAL TRUST.....				92		
35	ROYAL TRUST.....			702	86,960		
36	STANDARD TRUST.....			1,410	15,847		4,968
37	WELLINGTON TRUST COMPANY.....		481		1,919		447
	TOTAL, 1988.....	34,764	7,438	10,384	335,490		36,156
	TOTAL, 1987.....	66,294	4,889	4,410	390,794		89,042

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

## SHAREHOLDERS' EQUITY

## AVOIR DES ACTIONNAIRES

NO.	DEFERRED INCOME TAX	TOTAL	CAPITAL	GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS	INVESTMENT RESERVES	RETAINED EARNINGS	TOTAL COMPANY FUNDS	
							TOTAL	TOTAL DES FONDS DE LA COMPAGNIE
	\$	\$	\$	\$	\$	\$	\$	\$
1		1	200			152	352	353
2	36	176	5,000			-9	4,991	5,167
3		3,387	5,847	1,862		-544	7,165	10,552
4	864	2,681	14,095	31		757	14,883	17,564
5	14,189	123,069	30,149			86,841	116,990	240,059
6		2,808	19,935	3,989		-11,220	12,704	15,512
7		81,972	201,285	260,164		23,750	485,199	587,171
8		126	9,023	508		-26	9,505	9,631
9		147	2,000			750	2,750	2,897
10		11,298	18,005	18,000	-4,414	2,135	33,726	45,024
11	2,567	3,698	34,908	2,888		2,529	40,325	44,023
12	1,712	3,600	29,145	5,000		-8,311	25,834	29,434
13	35	392	4,216			903	5,119	5,511
14	28	145	1,000		52	46	1,098	1,243
15	80	8,645	15,644	9,440		19,504	44,588	53,233
16		15	716			-13	703	718
17	1,486	19,849	40,000			2,081	42,081	61,930
18	817	6,590	4,230	2,016		3,262	9,508	16,098
19	81	451	3,609			3,309	6,918	7,369
20		1,403	14,256			-10,422	3,834	5,237
21	3,435	6,173	16,600	100		7,871	24,571	30,744
22		158	250			-179	71	229
23		972	1,228			-107	1,121	2,093
24		235	2,500	100		881	3,481	3,716
25	634	11,459	67,840	5,635		-26,362	47,113	58,572
26	663	34,192	82,241	62,758	-10,403	65,149	199,745	233,937
27		9,034	28,805	2,350		-24,765	6,390	15,424
28	708	2,397	17,500	50		7,341	24,891	27,288
29	30	2,033	7,305	1,127		565	8,997	11,030
30	112	1,387	2,661	7,342		-1,013	8,990	10,377
31	1,804	2,103	3,175	6,825		9,372	18,372	21,475
32		48	1,000			38	1,038	1,085
33		43	354			39	393	436
34		92	4,935	3,606		-3,725	4,816	4,908
35	30,186	117,848	452,218	76,098		-14,202	514,114	631,962
36	1,964	24,189	39,009	5,775		20,407	65,191	89,380
37		2,847	16,000			-180	15,820	18,667
	61,431	485,663	1,196,884	475,664	-14,765	156,604	1,814,387	2,300,050
	90,483	645,912	948,986	256,988	-17,503	301,843	1,490,314	2,136,226

(1) LES VALEURS STATUTAIRES MAXIMALES SONT: LA VALEUR AMORTIE DES TITRES EMIS DU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR AU MARCHE DE TOUS LES AUTRES TITRES.

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE V - STATEMENT OF INCOME AND EXPENSES

NO.	COMPANY	FEES AND INVESTMENT COMMISSIONS INCOME EARNED ON E.T.A.			OTHER	TOTAL INCOME	INTEREST INCURRED	SALARIES AND STAFF BENEFITS
		REVENU DE PLACEMENT REALISE	HONORAIRES ET COMMISSIONS S.F.A.	AUTRES			INTERET ENGAGE (1)	TRAITEMENTS ET AVANTAGES SOCIAUX
		\$	\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....	26			26			
2	AGF TRUST.....	1,895	18	164	2,077	1,253	417	
3	ATLANTIC TRUST.....	14,287	150	891	15,328	11,710	1,368	
4	BAYSHORE TRUST.....	25,187		608	25,795	20,039	1,012	
5	CANADA TRUST.....	430,849	342,818	116,229	889,896	325,091	300,365	
6	CANWEST TRUST.....	31,736	793	1,715	34,244	26,592	3,266	
7	CENTRAL GUARANTY TRUST.....	1,035,471	45,911	44,895	1,126,277	821,385	102,142	
8	CITIZENS TRUST.....	10,154	10	525	10,689	7,963	931	
9	COMMERCIAL TRUST.....	257	93		350		3	
10	CONFED TRUST.....	31,472	76	3,726	35,274	24,481	3,366	
11	CO-OPERATIVE TRUST.....	88,703	4,593	2,233	95,529	75,082	8,291	
12	CORONET TRUST.....	49,889	5	435	50,329	42,971	2,388	
13	EQUITABLE TRUST.....	4,720	31	134	4,885	3,545	529	
14	EVANGELINE TRUST.....	1,188		55	1,243	909		
15	GENERAL TRUST.....	135,840	811	3,667	140,318	114,143	10,269	
16	GLOBAL TRUST CO.....	61		2	63		7	
17	HOUSEHOLD TRUST COMPANY.....	83,442	6	3,479	86,927	66,372	3,816	
18	INCOME TRUST.....	20,835	298	640	21,773	16,204	1,216	
19	INLAND TRUST.....	12,901	10	174	13,085	10,800	722	
20	INTERNATIONAL TRUST.....	2,572	4,340	79	6,991	897	3,937	
21	INVESTORS GROUP TRUST.....	69,844	7,024	127	76,995	62,487	2,109	
22	KELTIC TRUST CO.....	7	44		51		21	
23	MARCIL TRUST.....	94	4,222	-3	4,313	18	2,969	
24	MERCHANT TRUST.....	3,538		170	3,708	2,880	216	
25	METROPOLITAN TRUST.....	50,242	6,704	13,766	70,712	37,272	11,925	
26	MONTREAL TRUST.....	464,799	83,228	4,211	552,238	410,171	63,081	
27	MORGAN TRUST.....	23,294	1,008	435	24,737	20,983	1,589	
28	MUTUAL TRUST.....	42,092	820	3,468	46,380	32,601	4,185	
29	PEACE HILLS TRUST CO.....	9,737	560	281	10,578	6,572	1,794	
30	PEOPLES TRUST.....	13,495		862	14,357	10,501	790	
31	Premier TRUST.....	42,877	277	607	43,761	35,105	1,549	
32	PROVINCIAL TRUST COMPANY.....	98		2	100			
33	REGENT TRUST.....	32	28	82	142		88	
34	REGIONAL TRUST.....	6,620		391	7,011	5,318	620	
35	ROYAL TRUST.....	1,291,020	73,682	57,176	1,421,878	1,073,056	150,764	
36	STANDARD TRUST.....	127,981	189	10,137	138,307	107,104	8,274	
37	WELLINGTON TRUST COMPANY.....	22,709	1	381	23,091	17,876	1,784	
	TOTAL, 1988.....	4,149,864	577,750	271,744	4,999,458	3,391,382	695,803	
	TOTAL, 1987.....	3,438,114	552,252	108,003	4,098,369	2,729,424	612,244	

(1) FOR DETAILS SEE PAGES 16 AND 18

NO.	OTHER OPERATING EXPENSES	AMORTISSEMENT	PROFIT			NET			INCOME TAXES	NET PROFIT
			TOTAL EXPENSES	BEFORE GAINS OR LOSSES ON INVESTMENTS	GAIN (LOSS) ON INVEST- MENTS	PROFIT BEFORE TAXES	BENEFICE NET			
NO.	AUTRES FRAIS D'EXPOSI- TATION	DÉPENSES TOTALES	BÉNÉFICE AVANT PROFIT DU PERTE SUR REALISATION DE PLACEMENTS	BÉNÉFICE AVANT PROFIT NET SUR REALISATION DE PLACEMENTS	BÉNÉFICE AVANT PROFIT SUR LE REVENU	IMPÔTS SUR LE REVENU	BÉNÉFICE NET			
		\$	\$	\$	\$	\$	\$	\$	\$	\$
1	3	.....	3	23	.....	23	11	12		
2	400	2	2,072	5	-1	4	-56	60		
3	1,862	79	15,019	309	.....	309	111	198		
4	1,098	67	22,216	3,579	-50	3,529	1,499	2,030		
5	115,597	12,339	753,392	136,504	32,860	169,364	12,481	156,883		
6	4,643	382	34,883	-639	-544	-1,183	.....	-1,183		
7	130,192	6,753	1,060,472	65,805	3,451	69,256	2,956	66,300		
8	1,048	50	9,992	697	-220	477	.....	477		
9	138	.....	141	209	72	281	61	220		
10	3,992	242	32,081	3,193	.....	3,193	1,142	2,051		
11	8,198	502	92,073	3,456	-603	2,853	1,122	1,731		
12	2,220	233	47,812	2,517	-85	2,432	1,146	1,286		
13	533	5	4,613	272	27	299	85	214		
14	225	.....	1,134	109	.....	109	38	71		
15	12,631	355	137,398	2,920	1,323	4,243	-584	4,927		
16	34	.....	41	22	.....	22	.....	22		
17	10,169	188	80,545	6,382	-803	5,579	2,578	2,901		
18	2,347	64	19,831	1,942	-179	1,763	619	1,144		
19	1,197	.....	12,719	366	-180	186	-229	415		
20	4,120	336	9,280	-2,299	.....	-2,299	.....	-2,299		
21	10,245	72	74,913	2,082	-371	1,711	-432	2,143		
22	17	12	50	1	.....	1	.....	1		
23	1,168	98	4,253	60	.....	60	12	48		
24	337	16	3,449	259	-76	183	.....	183		
25	15,248	273	64,718	5,994	-3,532	2,462	.....	2,462		
26	66,823	2,456	542,531	9,707	3,886	13,593	-5,018	18,611		
27	4,535	36	27,143	-2,406	-3,723	-6,129	.....	-6,129		
28	5,037	.....	41,823	4,557	899	5,456	360	5,096		
29	1,642	316	10,324	254	.....	254	15	239		
30	1,720	30	13,041	1,316	.....	1,316	572	744		
31	2,518	44	39,216	4,545	-1	4,544	1,998	2,546		
32	26	.....	26	74	.....	74	37	37		
33	30	.....	118	24	.....	24	2	22		
34	969	8	6,915	96	-88	8	.....	8		
35	109,939	18,127	1,351,886	69,992	4,873	74,865	13,915	60,950		
36	11,241	26	126,645	11,662	-1,107	10,555	-327	10,882		
37	2,502	110	22,272	819	64	883	97	786		
	534,644	43,221	4,665,050	334,408	35,892	370,300	34,211	336,089		
	463,221	35,402	3,840,291	258,078	8,324	266,402	34,017	232,385		

(1) POUR PLUS DE DÉTAILS VOIR LES PAGES 16 ET 18

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE VI - STATEMENT OF RETAINED EARNINGS

NO.	COMPANY	BALANCE AT BEGINNING OF YEAR	ADD-AJOUTER		DEDUCT - DEDUIRE		TRANSFER TO		INVESTMENT RESERVES	
			NET PROFIT	OTHER ITEMS	DIVIDENDS TO SHAREHOLDERS	GENERAL RESERVE	MORTGAGES	PRETS HYPOTHECAIRES	OTHER	
			SOLDE AU DEBUT DE L'ANNEE	BENEFICE NET	AUTRES POSTES	DIVIDENDES AUX ACTIONNAIRES	RESERVE GENERALE			
			\$	\$	\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....	139		12						
2	AGF TRUST.....	-99		60						
3	ATLANTIC TRUST.....	-164		198						
4	BAYSHORE TRUST.....	2,398	2,030		4,562	8,064				
5	CANADA TRUST.....	143,755	156,883			214,058				
6	CANWEST TRUST.....	-8,426	-1,183		-563					
7	CENTRAL GUARANTY TRUST.....	-10,294	66,300		5,902	22,974				
8	CITIZENS TRUST.....	-335		477						
9	COMMERCIAL TRUST.....	576		220						
10	CONFED TRUST.....	84	2,051							
11	CO-OPERATIVE TRUST.....	990		1,731	3					
12	CORONET TRUST.....	-11,502		1,286						
13	EQUITABLE TRUST.....	665		214						
14	EVANGELINE TRUST.....	-30		71						
15	GENERAL TRUST.....	14,229	4,927		6,000	1,297				
16	GLOBAL TRUST CO.....	-35		22						
17	HOUSEHOLD TRUST COMPANY.....	-386		2,901						
18	INCOME TRUST.....	2,051		1,144			304			-250
19	INLAND TRUST.....	3,192		415			287			
20	INTERNATIONAL TRUST.....	-8,484		-2,299						
21	INVESTORS GROUP TRUST.....	8,866		2,143						
22	KELTIC TRUST CO.....	-194		1						
23	MARCIL TRUST.....	-197		48			75			
24	MERCHANT TRUST.....	695		183						
25	METROPOLITAN TRUST.....	-9,595		2,462		1,917	1,264			
26	MONTRÉAL TRUST.....	55,634		18,611			1,432			
27	MORGAN TRUST.....	-20,714		-6,129			-214			
28	MUTUAL TRUST.....	4,508		5,096						
29	PEACE HILLS TRUST CO.....	-352		239						
30	PEOPLES TRUST.....	398		744						
31	Premier TRUST.....	7,050		2,546						
32	PROVINCIAL TRUST COMPANY.....			37						
33	REGENT TRUST.....	12		22						
34	REGIONAL TRUST.....	-3,748		8						
35	ROYAL TRUST.....	68,433		60,950			145,319			
36	STANDARD TRUST.....	7,430		10,882			6,237			
37	WELLINGTON TRUST COMPANY.....	-487		786						
	TOTAL, 1988.....	246,063		336,089	17,821	401,097			-250	
	TOTAL, 1987.....	380,717		232,385	6,362	226,975			18	

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU VI - ETAT DES BENEFICES NON REPARTIS

DEDUCT - DEDUIRE

CHANGE IN

CHANGEMENTS

NO.	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUE	ASSETS NOT ADMITTED		OTHER ITEMS	BALANCE AT END OF YEAR
		PROVISION POUR MOINS-VALUE DE PLACEMENTS	ACTIF NON AGREE		
\$	\$	\$	\$	\$	\$
1	.....	-1	.....	152	
2	-106	77	-1	-9	
3	.....	578	.....	-544	
4	56	113	.....	757	
5	528	-789	.....	86,841	
6	.....	1,048	.....	-11,220	
7	-37,381	52,088	477	23,750	
8	-10	178	.....	-26	
9	.....	.....	46	750	
10	.....	.....	2,135		
11	-32	227	.....	2,529	
12	-294	-1,611	.....	-8,311	
13	-26	2	.....	903	
14	.....	-5	.....	46	
15	1,127	3,228	.....	19,504	
16	.....	.....	.....	-13	
17	.....	434	.....	2,081	
18	-179	58	.....	3,262	
19	-80	91	.....	3,309	
20	.....	-361	.....	-10,422	
21	401	2,737	.....	7,871	
22	.....	-14	.....	-179	
23	.....	-97	-20	-107	
24	-14	11	.....	881	
25	.....	19,882	.....	-26,362	
26	.....	7,664	.....	65,149	
27	-926	-938	.....	-24,765	
28	.....	2,263	.....	7,341	
29	-32	-646	.....	565	
30	.....	2,155	.....	-1,013	
31	.....	224	.....	9,372	
32	.....	-1	.....	38	
33	-5	.....	.....	39	
34	.....	-15	.....	-3,725	
35	-7,922	6,188	.....	-14,202	
36	-8,402	70	.....	20,407	
37	-323	328	474	-180	
-53,620	95,166	876	156,604		
72,180	29,773	-1,325	301,843		

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE VII - STATEMENT OF RESERVES

GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS

RESERVE GENERALE ET/OU EXCEDENT VERSE

MORTGAGE  
RESERVE

NO.	COMPANY	TRANSFER			BALANCE AT BEGINNING OF YEAR	BALANCE AT END OF YEAR	TRANSFER		
		FROM RETAINED EARNINGS	PREMIUM ON CAPITAL	SOLDE AU DEBUT DE L'ANNEE BENEFICES NON REPARTIS			SOLDE EN FIN D'ANNEE	SOLDE AU DEBUT DE L'ANNEE BENEFICES NON REPARTIS	
		\$	\$	\$	\$	\$	\$	\$	\$
NO.	COMPAGNIE	SOLDE AU DEBUT DE L'ANNEE BENEFICES NON REPARTIS	VIRER DU COMpte DES BENEFICES NON REPARTIS	PRIME SUR LE CAPITAL- ACTIONS (1)	SOLDE EN FIN D'ANNEE	SOLDE AU DEBUT DE L'ANNEE BENEFICES NON REPARTIS	VIRER DU COMpte DES BENEFICES NON REPARTIS		
1	ACADIA TRUST.....								
2	AGF TRUST.....								
3	ATLANTIC TRUST.....	1,319		543	1,862				
4	BAYSHORE TRUST.....	1,950		-1,919	31				
5	CANADA TRUST.....								
6	CANWEST TRUST.....	3,989			3,989				
7	CENTRAL GUARANTY TRUST.....	191,544		68,620	260,164				
8	CITIZENS TRUST.....	508			508				
9	COMMERCIAL TRUST.....						52		
10	CONFED TRUST.....	10,000		8,000	18,000				
11	CO-OPERATIVE TRUST.....								
12	CORONET TRUST.....	5,000			5,000				
13	EQUITABLE TRUST.....								
14	EVANGELINE TRUST.....								
15	GENERAL TRUST.....	15,440		-6,000	9,440				
16	GLOBAL TRUST CO.....								
17	HOUSEHOLD TRUST COMPANY.....								
18	INCOME TRUST.....	1,503		513	2,016		250		-250
19	INLAND TRUST.....								
20	INTERNATIONAL TRUST.....								
21	INVESTORS GROUP TRUST.....	100			100				
22	KELTIC TRUST CO.....								
23	MARCIL TRUST.....								
24	MERCHANT TRUST.....	100			100				
25	METROPOLITAN TRUST.....	670		4,965	5,635				
26	MONTREAL TRUST.....	34,791		27,967	62,758				
27	MORGAN TRUST.....	2,350			2,350				
28	MUTUAL TRUST.....	50			50				
29	PEACE HILLS TRUST CO.....	1,157			1,157				
30	PEOPLES TRUST.....	2,541		4,801	7,342				
31	Premier TRUST.....	6,825			6,825				
32	PROVINCIAL TRUST COMPANY.....								
33	REGENT TRUST.....								
34	REGIONAL TRUST.....	2,706		900	3,606				
35	ROYAL TRUST.....	10,527		65,571	76,098				
36	STANDARD TRUST.....	5,775			5,775				
37	WELLINGTON TRUST COMPANY.....								
	TOTAL, 1988.....	298,845		173,961	472,806		302		-250
	TOTAL, 1987.....	193,839		8,572	202,411		284		18

(1) INCLUDES CHANGE IN ASSETS NOT ADMITTED, CHANGE IN PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUE AND OTHER ITEMS.

## 1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)

## TABLEAU VII - ETAT DES RESERVES

## INVESTMENT RESERVES

## RESERVES DE PLACEMENTS

RESERVE

OTHER RESERVES

HYPOTHECAIRE

AUTRES RESERVES

## CHANGE IN

## CHANGEMENTS

PROVISION FOR  
DEFICIENCY OF

## MAXIMUM

## STATUTORY

## ASSETS NOT

## ADMITTED

## OTHER

## ITEMS

## BALANCE AT

## END OF YEAR

## TOTAL

## INVESTMENT

NO.	OTHER ITEMS	BALANCE AT END OF YEAR	BALANCE AT BEGINNING OF YEAR	TRANSFER FROM RETAINED EARNINGS	VIRER DU COMPTE DES BENEFICES NON DE PLACEMENTS REPARTIS	PROVISION POUR MOINS-VALUE	ACTIF NON AGREE	OTHER ITEMS	BALANCE AT END OF YEAR	TOTAL INVESTMENT RESERVES
NO.	AUTRES POSTES	SOLDE EN FIN D'ANNEE	SOLDE AU DEBUT DE L'ANNEE					AUTRES POSTES	SOLDE EN FIN D'ANNEE	TOTAL DES RESERVES DE PLACEMENTS
1										
2										
3										
4										
5										
6										
7										
8										
9										
10			-2,480			94	-2,028		-4,414	-4,414
11										
12										
13										
14		52								52
15										
16										
17										
18										
19										
20										
21										
22										
23										
24										
25										
26			-15,325			4,922			-10,403	-10,403
27										
28										
29										
30										
31										
32										
33										
34										
35										
36										
37										
		52	-17,805			5,016	-2,028		-14,817	-14,765
		302				-15,683	-2,122		-17,805	-17,503

(1) Y COMPRIS CHANGEMENT A L'ACTIF NON AGREE, CHANGEMENT DE LA PROVISION POUR INSUFFISANCE DE LA VALEUR MAXIMALE STATUTAIRE DES PLACEMENTS ET D'AUTRES POSTES.

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
 TABLE VIII - DETAILS OF INVESTMENT INCOME EARNED - GUARANTEED TRUST FUNDS

NO.	COMPANY	TREASURY BILLS AND SHORT TERM DEPOSITS				SHARES	COLLATERAL LOANS
		CASH	ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME	BONDS OBLIGATIONS		
		\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....						
2	AGF TRUST.....	30		120	71		
3	ATLANTIC TRUST.....	84		306	142		13
4	BAYSHORE TRUST.....			3,174			
5	CANADA TRUST.....			80,357	27,344	28,772	24,189
6	CANWEST TRUST.....	114		5,284	1,625		408
7	CENTRAL GUARANTY TRUST.....	265		79,354	18,556	41,203	85,832
8	CITIZENS TRUST.....	468		106			85
9	COMMERCIAL TRUST.....						
10	CONFED TRUST.....						
11	CO-OPERATIVE TRUST.....			3,907	2,181	447	221
12	CORONET TRUST.....	179		2,122	451		345
13	EQUITABLE TRUST.....	115		37	178		
14	EVANGELINE TRUST.....	34		123			
15	GENERAL TRUST.....	186		12,285	10,764	3,773	3,437
16	GLOBAL TRUST CO.....						
17	HOUSEHOLD TRUST COMPANY.....			3,270	696	221	1,881
18	INCOME TRUST.....	72		2,440	4	211	178
19	INLAND TRUST.....			515	511	686	
20	INTERNATIONAL TRUST.....			420	14		608
21	INVESTORS GROUP TRUST.....	1,252		9,689	8,310	1,586	521
22	KELTIC TRUST CO.....						
23	MARCIL TRUST.....						
24	MERCHANT TRUST.....			58	375		
25	METROPOLITAN TRUST.....	246		3,618			647
26	MONTREAL TRUST.....			28,874	48,804	10,592	1,458
27	MORGAN TRUST.....	33		4,282	5,394	149	17
28	MUTUAL TRUST.....	1		1,928	1,438	2,357	569
29	PEACE HILLS TRUST CO.....	28		3,397			958
30	PEOPLES TRUST.....	122		2,533			
31	PREMIER TRUST.....	46		1,755		321	
32	PROVINCIAL TRUST COMPANY.....						
33	REGENT TRUST.....						
34	REGIONAL TRUST.....	66		483			
35	ROYAL TRUST.....			26,219	14,011	151,042	11,582
36	STANDARD TRUST.....	370		8,477	265	10,364	1,976
37	WELLINGTON TRUST COMPANY.....			280	932		343
	TOTAL, 1988.....	3,711		285,413	142,066	251,724	135,268
	TOTAL, 1987.....	2,837		194,053	153,563	220,093	130,871

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
 TABLEAU VIII - DÉTAILS DU REVENU DE PLACEMENT RÉALISÉ - FONDS GARANTIS

NO.	MORTGAGES CONSUMER LOANS AND SALE AGREEMENTS			TOTAL AUTRES TOTAL
	PRETS A LA CONSOMMATION	PRETS HYPOTHECAIRES	ET CONVENTIONS DE VENTE	
\$	\$	\$	\$	\$
1				
2		1,283		1,504
3	129	13,374	8	14,056
4	356	21,126		24,656
5	3,317	210,210	28,154	402,343
6		23,529	466	31,426
7	121,173	626,835	34,441	1,007,659
8		8,696		9,355
9				
10				
11	97	80,084		86,937
12		44,283		47,380
13		4,016		4,346
14		886		1,043
15	5,825	92,648	296	129,214
16				
17	5,436	56,096		67,600
18	163	16,941	380	20,389
19		10,620		12,332
20	46	812		1,900
21		45,894	172	67,524
22				
23				
24		2,983		3,416
25		39,629		44,140
26		327,563	27,297	444,588
27	61	12,949		22,885
28	2,793	30,592		39,678
29	330	4,376		9,089
30		10,590	23	13,268
31	408	40,357		42,887
32				
33				
34		6,069		6,618
35	62,351	937,606	12,372	1,215,183
36	23	101,570	24	123,069
37	202	18,430	422	20,609
202,710	2,790,147	104,055		3,815,094
143,922	2,310,412	92,377		3,248,128

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
 TABLE IX - DETAILS OF INVESTMENT INCOME EARNED - COMPANY FUNDS;  
 INTEREST INCURRED - GUARANTEED TRUST AND COMPANY FUNDS ('000)

INVESTMENT INCOME EARNED

REVENU DE PLACEMENT REALISE

NO.	COMPANY	TREASURY BILLS AND SHORT TERM DEPOSITS				SHOULD LOANS	CONSUMER LOANS	MORTGAGES AND SALE AGREEMENTS
		CASH	BONDS	OBLIGATIONS	ACTIONS			
NO.	COMPAGNIE	ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS	PRETS SUR NANTISSEMENTS	PRETS A LA CONSOMMATION	PRETS HYPO- THECAIRES ET CONVENTIONS DE VENTE
		\$	\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....		25					1
2	AGF TRUST.....	7	40	71	201			72
3	ATLANTIC TRUST.....	5						
4	BAYSHORE TRUST.....	196	24	22	289			
5	CANADA TRUST.....		1,039	175	6,562			
6	CANWEST TRUST.....	14		144		152		
7	CENTRAL GUARANTY TRUST.....	958	2,359	366	8,924	8	6,166	2,843
8	CITIZENS TRUST.....		456	118				67
9	COMMERCIAL TRUST.....	3	97	150	7			
10	CONFED TRUST.....	195	1,060	2,984	1,001	1,870	5	24,357
11	CO-OPERATIVE TRUST.....		305	433	111			407
12	CORONET TRUST.....			1,919	17			429
13	EQUITABLE TRUST.....		70	29	131	142	2	
14	EVANGELINE TRUST.....		12					133
15	GENERAL TRUST.....	248		1,875	359	38	29	260
16	GLOBAL TRUST CO.....							
17	HOUSEHOLD TRUST COMPANY.....		8			1	1,123	14,710
18	INCOME TRUST.....		186	61	31		2	
19	INLAND TRUST.....		5	108	7	15	17	417
20	INTERNATIONAL TRUST.....		671	1				
21	INVESTORS GROUP TRUST.....	33	308	300	1,046			633
22	KELTIC TRUST CO.....		2	5				
23	MARCI TRUST.....	85			3			4
24	MERCHANTABILITY TRUST.....			94	3	10	15	
25	METROPOLITAN TRUST.....		2,876					
26	MONTREAL TRUST.....	4,771	2,246	768	12,177			249
27	MORGAN TRUST.....		379	290	51			
28	MUTUAL TRUST.....		1	21	2,392			
29	PEACE HILLS TRUST CO.....		526		122			
30	PEOPLES TRUST.....	36	189		1		1	
31	Premier TRUST.....				24			
32	PROVINCIAL TRUST COMPANY.....			54		44		
33	REGENT TRUST.....		12		20			
34	REGIONAL TRUST.....							2
35	ROYAL TRUST.....		53,023	44	23,781			3
36	STANDARD TRUST.....							2,758
37	WELLINGTON TRUST COMPANY.....	178	53	241	1,110		31	891
	TOTAL, 1988.....	6,729	65,947	10,298	59,076	2,280	7,391	48,236
	TOTAL, 1987.....	6,584	66,778	6,227	57,114	1,157	8,820	10,960

INTEREST INCURRED

INTERET ENGAGE

NO.	REAL ESTATE	SUBSIDIARIES	ADVANCES TO ESTATES, TRUSTS, AGENCIES		OTHER	TOTAL	DEPOSITS AND CERTIFICATES			OTHER BORROWED MONEY	TOTAL	
			IMMEUBLES	FILIALES			AVANCES AUX SUCCESSIONS, FIDUCIES, AGENCES	AUTRES	TOTAL	A DEMANDE	A TERME	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1						26						
2						391	48	1,205				1,253
3		175			51	231	1,195	10,495	20			11,710
4						531		20,039				20,039
5		14,317	4,605		1,808	28,506	79,860	245,231				325,091
6						310	2,878	23,714				26,592
7	789	23	275	5,101		27,812	141,767	677,743	1,875			821,385
8	158					799	1,354	6,598	11			7,963
9						257						
10						31,472	4,820	19,658	3			24,481
11	510					1,766	754	74,006	322			75,082
12	67				77	2,509	143	42,757	71			42,971
13						374	1	3,538	7			3,546
14						145	1	808				909
15		3,817				6,626	11,757	102,386				114,143
16					61	61						
17						15,842	3,025	63,039	308			66,372
18	9	157				446	302	15,800	102			16,204
19						569	105	10,695				10,800
20						672	532	365				897
21						2,320	7,090	55,397				62,487
22						7						
23					2	94						
24						122		2,868	18			18
25		3,226				6,102	1,607	34,727	12			2,880
26						20,211	41,008	368,163				410,171
27		-311				409	1,191	19,692	100			20,983
28						2,414	168	32,160	273			32,601
29						648	743	5,687	142			5,572
30						227	1,038	9,463				10,501
31	-34					-10	1,418	33,650	37			35,105
32						98						
33						32						
34						2	422	4,896				5,318
35		-1,014				75,837	171,755	898,862	2,439			1,073,056
36		1,044				4,912	10,634	96,339	131			107,104
37						2,100		17,711	155			17,876
1,499	21,434	4,880	7,100	234,870	485,616	2,898,792		6,874	3,391,382			
1,074	22,792	6,219	2,261	189,986	388,096	2,024,405		316,923	2,728,424			

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE X - SUMMARY OF SECURITIES - GUARANTEED TRUST FUNDS

NO.	COMPANY	TREASURY BILLS	SHORT TERM DEPOSITS (ONE YEAR OR LESS)	TOTAL	CANADIAN - CANADIENNES				BONDS
					FEDERAL	PROVINCIAL	MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL	CORPORATE NOTES OF ONE YEAR OR LESS	
NO.	COMPAGNIE	BONS DU TRESOR	DEPOTS A TERME (UN AN OU MOINS)	TOTAL	FEDERALES	PROVINCIALES	DE MUNICIPALI- TES, D'ADMIS- TRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES	BILLETS DE CORPORATIONS (UN AN OU MOINS)	
				\$	\$	\$	\$	\$	\$
1	ACADIA TRUST								
2	AGF TRUST								
	(2) B.V.-V.C...	872	1,600	2,472	.....	.....	.....	.....	596
	(2) M.S.V.-V.M.S....	872	1,600	2,472	.....	.....	.....	.....	596
3	ATLANTIC TRUST								
	(2) B.V.-V.C...	.....	.....	.....	1,455	209	.....	.....	
	(2) M.S.V.-V.M.S....	.....	.....	.....	1,455	209	.....	.....	
4	BAYSHORE TRUST								
	(2) B.V.-V.C...	44,797	.....	44,797	.....	.....	.....	.....	11,290
	(2) M.S.V.-V.M.S....	44,797	.....	44,797	.....	.....	.....	.....	11,290
5	CANADA TRUST								
	(2) B.V.-V.C...	253,012	781,669	1,034,681	.....	.....	10,819	.....	28,786
	(2) M.S.V.-V.M.S....	253,012	781,669	1,034,681	.....	.....	10,819	.....	28,786
6	CANWEST TRUST								
	(2) B.V.-V.C...	56,644	.....	56,644	.....	.....	1,777	.....	
	(2) M.S.V.-V.M.S....	56,644	.....	56,644	.....	.....	1,777	.....	
7	CENTRAL GUARANTY TRUST								
	(2) B.V.-V.C...	388,607	.....	388,607	107,833	50,232	2,502	98,187	
	(2) M.S.V.-V.M.S....	388,607	.....	388,607	107,833	50,232	2,061	97,765	
8	CITIZENS TRUST								
	(2) B.V.-V.C...	4,186	4,000	8,186	.....	.....	.....	.....	500
	(2) M.S.V.-V.M.S....	4,186	4,000	8,186	.....	.....	.....	.....	500
9	COMMERCIAL TRUST								
10	CONFED TRUST								
	(2) B.V.-V.C...	21,321	.....	21,321	6,029	17,246	1,566	.....	
	(2) M.S.V.-V.M.S....	21,321	.....	21,321	6,029	17,246	1,578	.....	
11	CO-OPERATIVE TRUST								
	(2) B.V.-V.C...	50,075	2,781	52,856	13,273	8,322	.....	.....	
	(2) M.S.V.-V.M.S....	50,075	2,781	52,856	13,273	8,322	.....	.....	
12	CORONET TRUST								
	(2) B.V.-V.C...	15,954	9,643	25,597	.....	.....	3,979	.....	
	(2) M.S.V.-V.M.S....	15,954	9,643	25,597	.....	.....	3,979	.....	
13	EQUITABLE TRUST								
	(2) B.V.-V.C...	800	.....	800	2,483	.....	.....	.....	
	(2) M.S.V.-V.M.S....	800	.....	800	2,483	.....	.....	.....	
14	EVANGELINE TRUST								
	(2) B.V.-V.C...	.....	.....	.....	.....	.....	100	.....	
	(2) M.S.V.-V.M.S....	.....	.....	.....	.....	.....	100	.....	
15	GENERAL TRUST								
	(2) B.V.-V.C...	37,313	74,511	111,824	27,502	43,609	16,543	.....	
	(2) M.S.V.-V.M.S....	37,313	74,511	111,824	27,502	43,609	16,701	.....	
16	GLOBAL TRUST CO.								
17	HOUSEHOLD TRUST COMPANY								
	(2) B.V.-V.C...	34,417	.....	34,417	.....	.....	.....	.....	
	(2) M.S.V.-V.M.S....	34,417	.....	34,417	.....	.....	.....	.....	

(1) FOR FEDERAL AND PROVINCIAL BONDS, MAXIMUM STATUTORY VALUE IS EQUAL TO BOOK VALUE; FOR ALL OTHER SECURITIES MAXIMUM STATUTORY VALUE IS EQUAL TO MARKET VALUE.

(2) BECAUSE OF SPACE LIMITATIONS, THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE; M.S.V.-V.M.S., MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU X - SOMMAIRE DES TITRES DETENUS - FONDS GARANTIS

NO. - NO.	OBLIGATIONS			SHARES - ACTIONS						GRAND TOTAL - TOTAL GLOBAL	
				CANADIAN - CANADIENNES			FOREIGN - ETRANGERES				
	ALL OTHER	FOREIGN BONDS	TOTAL BONDS	PREFERRED	COMMON	PREFERRED	COMMON	TOTAL SHARES			
	AUTRES	OBLIGATIONS ETRANGERES	TOTAL OBBLIGATIONS	PRIVILEGIES	ORDINAIRES	PRIVILEGIES	ORDINAIRES	TOTAL ACTIONS			
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1											
2			596							3,058	
			596							3,058	
3			1,664							1,664	
			1,664							1,664	
4			11,290							56,087	
			11,290							56,087	
5	32,937		72,542	310,211	2,182			312,393		1,419,616	
	32,817		72,422	292,279	2,062			294,341		1,401,444	
6			1,777							58,421	
			1,777							58,421	
7	96,926	1,000	356,680	372,201	74,079		86	446,366		1,191,653	
	93,594	1,035	352,520	359,812	66,136		5	425,953		1,167,080	
8			118	619						8,805	
			122	622						8,808	
9											
10	11,758		36,599	32,711				32,711		90,631	
	11,420		36,273	32,851				32,851		90,445	
11	6,449		28,044	8,367	2,925			11,292		82,192	
	6,434		28,029	8,367	2,925			11,292		82,177	
12	2,504		6,483							32,080	
	2,476		6,455							32,052	
13			2,483							3,283	
			2,483							3,283	
14	455		555							555	
	455		555							555	
15	18,572		105,226	63,437	1,803			65,240		283,290	
	18,282		105,094	63,232	1,643			64,875		282,793	
16											
17				2,491				2,491		36,908	
				2,656				2,656		37,073	

(1) LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR COMPTABLE POUR LES OBLIGATIONES FEDERALES ET PROVINCIALES; POUR TOUS LES AUTRES TITRES LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHE.

(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE X - SUMMARY OF SECURITIES - GUARANTEED TRUST FUNDS

NO.	COMPANY - COMPAGNIE	TREASURY BILLS	SHORT TERM DEPOSITS (ONE YEAR OR LESS)	TOTAL	BONDS			MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL	CORPORATE NOTES OF ONE YEAR OR LESS
					FEDERAL	PROVINCIAL	CANADIAN - CANADIENNES		
NO.	BONS DU TRESOR	DEPOTS A TERME (UN AN OU MOINS)	TOTAL	FEDERALES PROVINCIALES DE MUNICIPALI- (1) (1) TES, D'ADMIS- NISTRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES	BILLETS DE CORPORATIONS (UN AN OU MOINS)				
			\$	\$	\$	\$	\$	\$	\$
18	INCOME TRUST								
	(2) B.V.-V.C...	12,606	15,231	27,837	.....	.....	.....	.....	3,882
	(2) M.S.V.-V.M.S....	12,606	15,231	27,837	.....	.....	.....	.....	3,882
19	INLAND TRUST								
	(2) B.V.-V.C...	12,584	.....	12,584	1,497	721	.....	.....	.....
	(2) M.S.V.-V.M.S....	12,584	.....	12,584	1,497	721	.....	.....	.....
20	INTERNATIONAL TRUST								
	(2) B.V.-V.C...	1,934	1,538	3,472	49	.....	.....	.....	.....
	(2) M.S.V.-V.M.S....	1,934	1,538	3,472	49	.....	.....	.....	.....
21	INVESTORS GROUP TRUST								
	(2) B.V.-V.C...	25,334	101,449	126,783	.....	37,112	6,983	14,200	.....
	(2) M.S.V.-V.M.S....	25,334	101,449	126,783	.....	37,112	6,898	14,450	.....
22	KELTIC TRUST CO.								
23	MARCIL TRUST								
24	MERCHANT TRUST								
	(2) B.V.-V.C...	.....	500	500	3,888	.....	.....	.....	.....
	(2) M.S.V.-V.M.S....	.....	500	500	3,888	.....	.....	.....	.....
25	METROPOLITAN TRUST								
	(2) B.V.-V.C...	18,329	.....	18,329	.....	.....	.....	.....	.....
	(2) M.S.V.-V.M.S....	18,329	.....	18,329	.....	.....	.....	.....	.....
26	MONTRÉAL TRUST								
	(2) B.V.-V.C...	242,194	280,213	522,407	60,558	85,245	21,658	153,372	.....
	(2) M.S.V.-V.M.S....	242,194	280,213	522,407	60,558	85,245	21,563	153,306	.....
27	MORGAN TRUST								
	(2) B.V.-V.C...	.....	.....	.....	26,021	34,847	.....	.....	.....
	(2) M.S.V.-V.M.S....	.....	.....	.....	26,021	34,847	.....	.....	.....
28	MUTUAL TRUST								
	(2) B.V.-V.C...	11,829	20,332	32,161	7,629	8,825	984	1,973	.....
	(2) M.S.V.-V.M.S....	11,829	20,332	32,161	7,629	8,825	1,000	1,973	.....
29	PEACE HILLS TRUST CO								
	(2) B.V.-V.C...	799	27,757	28,556	.....	.....	.....	.....	3,390
	(2) M.S.V.-V.M.S....	799	27,757	28,556	.....	.....	.....	.....	3,390
30	PEOPLES TRUST								
	(2) B.V.-V.C...	27,027	4,037	31,064	.....	.....	.....	.....	.....
	(2) M.S.V.-V.M.S....	27,027	4,037	31,064	.....	.....	.....	.....	.....
31	Premier TRUST								
	(2) B.V.-V.C...	16,606	.....	16,606	.....	.....	.....	.....	.....
	(2) M.S.V.-V.M.S....	16,606	.....	16,606	.....	.....	.....	.....	.....
32	PROVINCIAL TRUST COMPANY								
33	REGENT TRUST								
34	REGIONAL TRUST								
	(2) B.V.-V.C...	4,844	.....	4,844	.....	.....	.....	.....	.....
	(2) M.S.V.-V.M.S....	4,844	.....	4,844	.....	.....	.....	.....	.....
35	ROYAL TRUST								
	(2) B.V.-V.C...	789,136	145,853	934,989	17,290	33,169	2,000	.....	.....
	(2) M.S.V.-V.M.S....	789,136	145,853	934,989	17,290	33,169	2,451	.....	.....

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1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU X - SOMMAIRE DES TITRES DETENUS - FONDS GARANTIS

NO. NO.	OBLIGATIONS			SHARES - ACTIONS						GRAND TOTAL TOTAL GLOBAL	
				CANADIAN - CANADIENNES			FOREIGN - ETRANGERES				
	ALL OTHER	FOREIGN BONDS	TOTAL BONDS	PREFERRED	COMMON	PREFERRED	COMMON	TOTAL SHARES			
	AUTRES	OBLIGATIONS ETRANGERES	TOTAL OBLIGATIONS	PRIVILEGIEES	ORDINAIRES	PRIVILEGIEES	ORDINAIRES	TOTAL ACTIONS			
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
18											
19	19	.....	3,901	2,754	379	.....	.....	3,133	34,871		
	10	.....	3,892	2,773	26	.....	.....	2,799	34,528		
20											
21	29,839	3,006	91,140	19,571	.....	.....	.....	19,571	237,494		
	28,796	2,580	89,836	18,912	.....	.....	.....	18,912	235,531		
22											
23											
24	30	.....	3,918	.....	.....	.....	.....	.....	4,418		
	30	.....	3,918	.....	.....	.....	.....	.....	4,418		
25									4,418		
									4,418		
26	191,911	5,833	518,577	138,637	2,281	.....	.....	140,918	1,181,902		
	190,937	5,833	517,442	128,518	2,303	.....	.....	130,821	1,170,670		
27	7,500	.....	68,368	.....	4,388	.....	.....	4,388	72,756		
	7,012	.....	67,880	.....	3,142	.....	.....	3,142	71,022		
28	7,623	.....	27,034	32,283	1,582	.....	.....	33,855	93,060		
	7,597	.....	27,024	32,958	1,105	.....	.....	34,063	93,248		
29			3,390	.....	.....	.....	.....	.....	31,946		
			3,390	.....	.....	.....	.....	.....	31,946		
30									31,064		
									31,064		
31				5,308	.....	.....	.....	5,308	21,914		
				5,338	.....	.....	.....	5,338	21,944		
32											
33											
34									4,844		
									4,844		
35											
			52,459	162,898	11,962	.....	.....	174,860	1,162,308		
			52,910	163,883	14,926	.....	.....	178,809	1,166,708		

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(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
 TABLE X - SUMMARY OF SECURITIES - GUARANTEED TRUST FUNDS

NO.	COMPANY COMPAGNIE	TREASURY BILLS BONS DU TRESOR	SHORT TERM DEPOSITS (ONE YEAR OR LESS) DEPOTS A TERME (UN AN OU MOINS)	TOTAL	CANADIAN - CANADIENNES			BONDS
					FEDERAL (1)	PROVINCIAL (1)	MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL DES MUNICIPALI- TES, D'ADMI- NISTRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES BILLETS DE CORPORATIONS (UN AN OU MOINS)	
				\$	\$	\$	\$	\$
36	STANDARD TRUST							
(2)	B.V.-V.C...	112,021	.....	112,021	110	2,536	.....	14,771
(2)	M.S.V.-V.M.S....	112,021	.....	112,021	110	2,536	.....	14,771
37	WELLINGTON TRUST COMPANY							
(2)	B.V.-V.C...	8,536	.....	8,536	1,991	9,685	621	.....
(2)	M.S.V.-V.M.S....	8,536	.....	8,536	1,991	9,685	632	.....
	TOTAL, 1988							
(2)	B.V.-V.C...	2,191,777	1,471,114	3,662,891	277,608	348,433	52,857	330,947
(2)	M.S.V.-V.M.S....	2,191,777	1,471,114	3,662,891	277,608	348,433	52,884	330,709

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1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
 TABLEAU X - SOMMAIRE DES TITRES DETENUS - FONDS GARANTIS

NO.	OBLIGATIONS			SHARES - ACTIONS						GRAND TOTAL GLOBAL	
				CANADIAN - CANADIENNES			FOREIGN - ETRANGERES				
	ALL OTHER	FOREIGN BONDS	TOTAL BONDS	PREFERRED	COMMON	PREFERRED	COMMON	TOTAL SHARES			
NO.	AUTRES	OBLIGATIONS ETRANGERES	TOTAL OBLIGATIONS	PRIVILEGIEES	ORDINAIRES	PRIVILEGIEES	ORDINAIRES	TOTAL ACTIONS			
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
36											
	549	.....	17,966	71,381	57,224	.....	.....	128,605	258,592		
	546	.....	17,963	70,892	51,394	.....	.....	122,286	252,270		
37											
			12,297	.....	.....	.....	.....	.....	20,833		
			12,308	.....	.....	.....	.....	.....	20,844		
	407,072	9,958	1,426,875	1,229,459	158,805	.....	86	1,388,350	6,478,116		
	400,406	9,570	1,419,610	1,189,579	145,662	.....	5	1,335,246	6,417,747		

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(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XI - SUMMARY OF SECURITIES - COMPANY FUNDS

NO.	COMPANY	TREASURY BILLS	SHORT TERM DEPOSITS (ONE YEAR OR LESS)	TOTAL	CANADIAN - CANADIENNES			MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL	CORPORATE NOTES OF ONE YEAR OR LESS	BONDS
					FEDERAL	PROVINCIAL	(1)	(1)		
NO.	COMPAGNIE	BONS DU TRESOR	DEPOTS A TERME (UN AN OU MOINS)	TOTAL	FEDERALES	PROVINCIALES	(1)	(1)	DE MUNICIPALI- TES, D'ADMIS- TRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES	BILLETS DE CORPORATIONS (UN AN OU MOINS)
				\$	\$	\$	\$	\$	\$	\$
1	ACADIA TRUST									
	(2) B.V.-V.C.....		340	340						
	(2) M.S.V.-V.M.S.....		340	340						
2	AGF TRUST									
	(2) B.V.-V.C.....	1,354	150	1,504						300
	(2) M.S.V.-V.M.S.....	1,354	150	1,504						300
3	ATLANTIC TRUST									
4	BAYSHORE TRUST									
	(2) B.V.-V.C.....									
	(2) M.S.V.-V.M.S.....									
5	CANADA TRUST									
	(2) B.V.-V.C.....		2,236	2,236					1,095	
	(2) M.S.V.-V.M.S.....		2,236	2,236					1,095	
6	CANWEST TRUST									
	(2) B.V.-V.C.....							1,505		
	(2) M.S.V.-V.M.S.....							1,505		
7	CENTRAL GUARANTY TRUST									
	(2) B.V.-V.C.....	15,863		15,863			903		1,565	
	(2) M.S.V.-V.M.S.....	15,863		15,863			903		1,565	
8	CITIZENS TRUST									
	(2) B.V.-V.C.....	2,852	1,000	3,852				497		
	(2) M.S.V.-V.M.S.....	2,852	1,000	3,852				497		
9	COMMERCIAL TRUST									
	(2) B.V.-V.C.....	1,698		1,698			1,008			50
	(2) M.S.V.-V.M.S.....	1,698		1,698			1,008			53
10	CONFED TRUST									
	(2) B.V.-V.C.....	267		267			1,149			375
	(2) M.S.V.-V.M.S.....	267		267			1,149			375
										1,500
11	CO-OPERATIVE TRUST									
	(2) B.V.-V.C.....		4,301	4,301			1,000			
	(2) M.S.V.-V.M.S.....		4,301	4,301			1,000			
12	CORONET TRUST									
	(2) B.V.-V.C.....							7,325	4,636	650
	(2) M.S.V.-V.M.S.....							7,325	4,636	610
13	EQUITABLE TRUST									
	(2) B.V.-V.C.....									
	(2) M.S.V.-V.M.S.....									
14	EVANGELINE TRUST									
15	GENERAL TRUST									
	(2) B.V.-V.C.....	92	6,600	6,692			15,102		1,995	
	(2) M.S.V.-V.M.S.....	92	6,600	6,692			15,102		1,995	
16	GLOBAL TRUST CO.									
	(2) B.V.-V.C.....		693	693						
	(2) M.S.V.-V.M.S.....		693	693						
17	HOUSEHOLD TRUST COMPANY									
18	INCOME TRUST									
	(2) B.V.-V.C.....	1,929		1,929			476			2,920
	(2) M.S.V.-V.M.S.....	1,929		1,929			476			2,920
19	INLAND TRUST									
	(2) B.V.-V.C.....							267	696	
	(2) M.S.V.-V.M.S.....							267	696	

(1) FOR FEDERAL AND PROVINCIAL BONDS, MAXIMUM STATUTORY VALUE IS EQUAL TO BOOK VALUE; FOR ALL OTHER SECURITIES MAXIMUM STATUTORY VALUE IS EQUAL TO MARKET VALUE.

(2) BECAUSE OF SPACE LIMITATIONS, THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE; M.S.V.-V.M.S., MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.

## 1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)

## TABLEAU XI - SOMMNAIRES DES TITRES DETENUS - FONDS DE LA COMPAGNIE

NO. NO.	OBLIGATIONS			SHARES - ACTIONS						GRAND TOTAL TOTAL GLOBAL	
	ALL AUTRES	FOREIGN BONDS OBLIGATIONS ETRANGERES	TOTAL TOTAL BONDS OBLIGATIONS	CANADIAN - CANADIENNES		FOREIGN - ETRANGERES					
				PREFERRED PRIVILEGIEES	COMMON ORDINAIRES	PREFERRED PRIVILEGIEES	COMMON ORDINAIRES	TOTAL SHARES TOTAL ACTIONS			
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1										340 340	
2			300	2,391					2,391	4,195	
			300	2,385					2,385	4,189	
3											
4	200		200	3,000	750				3,750	3,950	
	201		201	2,625	745				3,370	3,571	
5	765		1,860	39,859	8,079				47,938	52,034	
	722		1,817	39,603	11,214				50,817	54,870	
6			1,505							1,505	
			1,505							1,505	
7	2,588	669	5,725	107,099	21,574				128,673	150,261	
	2,559	600	5,627	99,742	53,848				153,590	175,080	
8			497							4,349	
			497								
9			1,058		23				23	2,778	
			1,061		29				29	2,788	
10	500		3,524			2,614			2,614	6,405	
	489		3,513			2,547			2,547	6,327	
11	2,000		3,000	669					669	7,970	
	2,000		3,000	592					592	7,893	
12	10,368		22,979	565					565	23,544	
	10,145		22,716	565					565	23,281	
13	853		853		1,267			12	1,279	2,132	
	853		853		1,183			9	1,192	2,045	
14											
15	3,448		20,545	2,091	4,819	437	198	7,545	34,782		
	2,661		19,758	1,929	4,152	347	126	6,554	33,004		
16										693 693	
17											
18	250		3,646		1,494				1,494	7,069	
	250		3,646		1,216				1,216	6,791	
19	104		1,067	83	5				88	1,155	
	99		1,062	69	4				73	1,135	

(1) LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR COMPTABLE POUR LES OBLIGATIONES FEDERALES ET PROVINCIALES; POUR TOUS LES AUTRES TITRES LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHE.  
 (2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XI - SUMMARY OF SECURITIES - COMPANY FUNDS

NO.	COMPANY COMPAGNIE	TREASURY BILLS BONS DU TRESOR	SHORT TERM DEPOSITS (ONE YEAR OR LESS) DEPOTS A TERME (UN AN OU MOINS)	CANADIAN - CANADIENNES				MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL DE MUNICIPALI- TES, D'ADMI- NISTRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES	CORPORATE NOTES OF ONE YEAR OR LESS BILLETS DE CORPORATIONS (UN AN OU MOINS)
				TOTAL	FEDERAL	PROVINCIAL	(1)	(1)	
			\$	\$	\$	\$	\$	\$	\$
20	INTERNATIONAL TRUST								
(2)	B.V.-V.C.	3,249	3,891	7,140				20	
(2)	M.S.V.-V.M.S.	3,249	3,891	7,140				20	
21	INVESTORS GROUP TRUST								
(2)	B.V.-V.C.	2,519		2,519		1,882		34	
(2)	M.S.V.-V.M.S.	2,519		2,519		1,882		34	
22	KELTIC TRUST CO.								
(2)	B.V.-V.C.							50	
(2)	M.S.V.-V.M.S.							50	
23	MARCIL TRUST								
(2)	B.V.-V.C.								
(2)	M.S.V.-V.M.S.								
24	MERCHANTABILITY TRUST								
(2)	B.V.-V.C.	760		760					
(2)	M.S.V.-V.M.S.	760		760					
25	METROPOLITAN TRUST								
26	MONTREAL TRUST								
(2)	B.V.-V.C.	17,624	28,770	46,394		10			7,000
(2)	M.S.V.-V.M.S.	17,624	28,770	46,394		10			7,000
27	MORGAN TRUST								
(2)	B.V.-V.C.		1,000	1,000		3,452			
(2)	M.S.V.-V.M.S.		1,000	1,000		3,452			
28	MUTUAL TRUST								
(2)	B.V.-V.C.					27			
(2)	M.S.V.-V.M.S.					27			
29	PEACE HILLS TRUST CO								
(2)	B.V.-V.C.		2,354	2,354					3,185
(2)	M.S.V.-V.M.S.		2,354	2,354					3,185
30	PEOPLES TRUST								
(2)	B.V.-V.C.	9,316		9,316					
(2)	M.S.V.-V.M.S.	9,316		9,316					
31	PREMIER TRUST								
(2)	B.V.-V.C.								
(2)	M.S.V.-V.M.S.								
32	PROVINCIAL TRUST COMPANY								
(2)	B.V.-V.C.							495	
(2)	M.S.V.-V.M.S.							495	
33	REGENT TRUST								
(2)	B.V.-V.C.	142	16	158					
(2)	M.S.V.-V.M.S.	142	16	158					
34	REGIONAL TRUST								
35	ROYAL TRUST								
(2)	B.V.-V.C.	1,905		1,905		61,237		5,123	
(2)	M.S.V.-V.M.S.	1,905		1,905		61,237		5,123	
36	STANDARD TRUST								
(2)	B.V.-V.C.								
(2)	M.S.V.-V.M.S.								
37	WELLINGTON TRUST COMPANY								
(2)	B.V.-V.C.							126	
(2)	M.S.V.-V.M.S.							126	
	TOTAL, 1988								
(2)	B.V.-V.C.	59,570	51,351	110,921	95,343	16,332		1,025	14,955
(2)	M.S.V.-V.M.S.	59,570	51,351	110,921	95,343	16,332		985	14,958

(1) FOR FEDERAL AND PROVINCIAL BONDS, MAXIMUM STATUTORY VALUE IS EQUAL TO BOOK VALUE; FOR ALL OTHER SECURITIES MAXIMUM STATUTORY VALUE IS EQUAL TO MARKET VALUE.

(2) BECAUSE OF SPACE LIMITATIONS, THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE; M.S.V.-V.M.S., MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU XI - SOMMAIRES DES TITRES DETENUS - FONDS DE LA COMPAGNIE

NO. -	OBLIGATIONS			SHARES - ACTIONS						GRAND TOTAL -	
	ALL OTHER	FOREIGN BONDS	TOTAL BONDS	CANADIAN - CANADIENNES			FOREIGN - ETRANGERES				
				PREFERRED	COMMON	PREFERRED	COMMON	TOTAL SHARES			
NO.	AUTRES	OBLIGATIONS ETRANGERES	TOTAL OBBLIGATIONS	PRIVILEGIEES	ORDINAIRES	PRIVILEGIEES	ORDINAIRES	TOTAL ACTIONS		TOTAL GLOBAL	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
20			20							7,160	
			20							7,160	
21	554	.....	2,470	13,301					13,301	18,290	
	541	.....	2,457	13,086					13,086	18,062	
22			50							50	
			50							50	
23					7			39	46	46	
					7			45	52	52	
24										760	
										760	
25											
26	150	.....	7,160	62,460	61,534				123,994	177,548	
	150	.....	7,160	61,728	63,095				124,823	178,377	
27	2,078	.....	5,530		3,216				3,216	9,746	
	2,078	.....	5,530		3,241				3,241	9,771	
28			27	16,656	7,685				24,341	24,368	
			27	16,618	7,978				24,596	24,623	
29			3,185	1,480	2				1,482	7,021	
			3,185	1,490	2				1,492	7,031	
30	5	.....	5							9,321	
	5	.....	5							9,321	
31					127				127	127	
					412				412	412	
32			495							495	
			495							495	
33				249					249	407	
				215					215	373	
34											
35			66,360	249,804	146,961				396,755	465,030	
			66,360	247,733	159,272				407,005	475,270	
36				1,066	16,812				17,878	17,878	
				1,107	18,125				19,232	19,232	
37			126	12,583	2,730				15,313	15,439	
			126	12,530	2,325				14,855	14,981	
	23,853	669	152,187	513,356	277,085	3,051	249	793,741	1,056,849		
	22,753	600	150,971	502,017	326,848	2,894	180	831,939	1,093,831		

(1) LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR COMPTABLE POUR LES OBLIGATIONES FEDERALES ET PROVINCIALES; POUR TOUS LES AUTRES TITRES LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHE.

(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XII - MORTGAGES AND SALE AGREEMENTS: REAL ESTATE

NO.	COMPANY - COMPAGNIE	N.H.A. - L.N.H.	GUARANTEED TRUST FUNDS			COMPANY		
			OTHER INSURED CONVENTIONAL - AUTRES CONVENTIONNEL ASSURES	FONDS GARANTIS	TOTAL	N.H.A. - L.N.H.	OTHER INSURED - AUTRES ASSURES	FONDS DE
		\$	\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....			12,161	12,161			
2	AGF TRUST.....		5,063	123,241	131,091		605	
3	ATLANTIC TRUST.....	2,787						
4	BAYSHORE TRUST.....			228,181	228,181			
5	CANADA TRUST.....	421,601	118,165	1,047,559	1,587,325			
6	CANWEST TRUST.....	16,897	24,212	205,035	246,144			
7	CENTRAL GUARANTY TRUST.....	564,359	425,353	6,011,271	7,000,983			
8	CITIZENS TRUST.....	1,436	1,729	88,962	92,127			
9	COMMERCIAL TRUST.....							
10	CONFED TRUST.....	7,805	38,911	244,884	291,600			
11	CO-OPERATIVE TRUST.....	434,211	44,106	246,130	724,447			
12	CORONET TRUST.....	33,935	1,070	430,972	465,977	68		
13	EQUITABLE TRUST.....		596	35,068	35,664			
14	EVANGELINE TRUST.....	3,471		5,625	9,096	818		
15	GENERAL TRUST.....	62,637	24,608	820,747	907,992			
16	GLOBAL TRUST CO.....							
17	HOUSEHOLD TRUST COMPANY.....	91,242	2,398	580,880	674,520	39,012		
18	INCOME TRUST.....	2,648	3,045	162,591	168,284			
19	INLAND TRUST.....	30,759	18,749	46,608	96,116			
20	INTERNATIONAL TRUST.....			5,531	5,531			
21	INVESTORS GROUP TRUST.....	129,898	21,296	369,807	521,001	1,369	1,243	
22	KELTIC TRUST CO.....							
23	MARCL TRUST.....							
24	MERCHANT TRUST.....	245	2,100	32,386	34,731			
25	METROPOLITAN TRUST.....	50,121	38,238	477,817	566,176			
26	MONTREAL TRUST.....	555,829	309,116	2,739,624	3,604,569			
27	MORGAN TRUST.....	20,360	4,797	68,730	93,887			
28	MUTUAL TRUST.....	2,613	215	326,478	329,306			
29	PEACE HILLS TRUST CO.....	30,627		9,771	40,398			
30	PEOPLES TRUST.....	21,285	173	94,297	115,755			
31	Premier TRUST.....	42,083	972	373,120	416,175			
32	PROVINCIAL TRUST COMPANY.....							
33	REGENT TRUST.....							
34	REGIONAL TRUST.....	597	403	57,679	58,679			
35	ROYAL TRUST.....	1,503,863	235,752	8,051,674	9,791,289		71	
36	STANDARD TRUST.....	11,218	34,461	876,176	921,855	71		
37	WELLINGTON TRUST COMPANY.....	127		212,814	212,941			
	TOTAL, 1988.....	4,042,654	1,355,528	23,985,819	29,384,001	41,944	1,314	
	TOTAL, 1987.....	3,755,374	1,332,740	18,316,657	23,404,771	1,986	759	

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
 TABLEAU XII - PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE: BIENS-FONDS

LA COMPAGNIE		REAL ESTATE					
		BIENS-FONDS					
		COMPANY FUNDS - FONDS DE LA COMPAGNIE					
NO.	CONVENTIONAL	TOTAL	GUARANTEED TRUST FUNDS	HELD FOR SALE	FOR COMPANY'S OWN USE	TOTAL COMPANY FUNDS	
NO.	CONVENTIONNEL	TOTAL	FONDS DE FIDUCIE GARANTIS	DETENUS POUR VENTE	DETENUS PAR LA COMPAGNIE POUR SON PROPRE USAGE	TOTAL FONDS DE LA COMPAGNIE	
		\$	\$	\$	\$	\$	\$
1		6	6				
2		606					
3				339		339	
4							
5				1,593		1,593	
6	918	918	2,073		4,076	4,076	
7	37,867	37,867		5,855	43,464	49,319	
8	544	544	3,968				
9							
10							
11	3,939	3,939		11,862	4,860	16,722	
12	5,081	5,149	522				
13	218	218					
14	291	1,109					
15	2,476	2,476	13,194		2,016	2,016	
16							
17	11,444	50,456		249		249	
18				15	767	782	
19	3,619	3,619	76				
20							
21	8,235	10,847	2,436				
22							
23	33	33					
24							
25			426				
26	3,384	3,384		2,230	618	2,848	
27			883				
28							
29	90	90		675		675	
30							
31					131	131	
32							
33							
34	582	582					
35		71			4,035	4,035	
36	37,399	37,470	4,114		734	734	
37			1,669				
	116,126	159,384	29,361	22,818	60,701	83,519	
	128,777	131,522	39,447	43,747	24,628	68,376	

## 1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)

TABLE XIII - ASSETS NOT ADMITTED

TABLEAU XIII - ACTIF NON ADMIS

NO.	COMPANY COMPAGNIE	DEFERRED EXPENSES	LEASEHOLD IMPROVEMENTS	FURNITURE AND EQUIPMENT	PREPAID EXPENSES	OTHER	TOTAL
		DEPENSES REPORTÉES	AMELIORATIONS LOCATIVES	MOBILIER ET AGENCEMENTS	FRAIS PAYÉS D'AVANCE	AUTRES	TOTAL
		\$	\$	\$	\$	\$	\$
1	ACADIA TRUST						
2	AGF TRUST	76		1	16	74	167
3	ATLANTIC TRUST	373	225	276	66	293	1,233
4	BAYSHORE TRUST	195	9	26	32	91	353
5	CANADA TRUST	4,625		54	39	1,172	5,890
6	CANWEST TRUST	1,448	871	980	1,257	1,080	5,636
7	CENTRAL GUARANTY TRUST	8,768	4,348	4,428	5,805	73,098	96,447
8	CITIZENS TRUST	314	25	86	51	27	503
9	COMMERCIAL TRUST						
10	CONFED TRUST	2,777	7	130	1,236		4,150
11	CO-OPERATIVE TRUST		251	336	470	125	1,182
12	CORONET TRUST	2,205	149	139	136	817	3,446
13	EQUITABLE TRUST			20	23		43
14	EVANGELINE TRUST	6				1	7
15	GENERAL TRUST	3,052		2,660	1,082	531	7,325
16	GLOBAL TRUST CO.					15	15
17	HOUSEHOLD TRUST COMPANY	1,816	458	407	242	202	3,125
18	INCOME TRUST		28	53	111	24	216
19	INLAND TRUST	654				91	745
20	INTERNATIONAL TRUST			1,670	232	5,906	7,808
21	INVESTORS GROUP TRUST	8,481			485		8,966
22	KELTIC TRUST CO.	20		3			23
23	MARCIL TRUST		42	133	10	47	232
24	MERCHANTABILITY		10	56	6		72
25	METROPOLITAN TRUST	319	6,166	1,923	1,574	19,525	29,507
26	MONTREAL TRUST		9,136	4,453	10,468	3,320	27,377
27	MORGAN TRUST	446	56	13	317	36	868
28	MUTUAL TRUST	1,298					1,693
29	PEACE HILLS TRUST CO.		244	350	122	221	937
30	PEOPLES TRUST	2,279	13	91	23	30	2,436
31	Premier TRUST		96	90	268	15	469
32	PROVINCIAL TRUST COMPANY	1					1
33	REGENT TRUST						
34	REGIONAL TRUST			13	58	5	76
35	ROYAL TRUST	28	21,738	24,519	5,898	2,959	55,142
36	STANDARD TRUST	2,442			454	4,839	7,735
37	WELLINGTON TRUST COMPANY	679	19	233	98	24	1,053
	TOTAL, 1988	42,302	43,891	43,143	30,579	116,261	276,176
	TOTAL, 1987	34,783	40,989	31,568	18,296	28,570	154,206

## 1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)

TABLE XIV - DEPOSITS AND CERTIFICATES: INTEREST EXPENSE DUE AND ACCRUED  
 TABLEAU XIV - DEPOTS ET CERTIFICATS: INTERETS ECHUS ET COURUS

NO.	COMPANY COMPAGNIE	DEPOSITS DEPOTS		CERTIFICATES CERTIFICATS		INTEREST EXPENSE DUE AND ACCRUED INTERETS ECHUS ET COURUS	
		DEMAND A DEMANDE	TERM A TERME	DEMAND A DEMANDE	TERM A TERME	DEMAND A DEMANDE	TERM A TERME
		\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....						
2	AGF TRUST.....	1,794				11	493
3	ATLANTIC TRUST.....	7,552		10,026	106,550	114	8,454
4	BAYSHORE TRUST.....		275,260				9,048
5	CANADA TRUST.....	795,481		32,894	2,340,857	3,117	87,079
6	CANWEST TRUST.....	54,115		194	228,251	590	22,342
7	CENTRAL GUARANTY TRUST.....	2,543,497	71,651	266,006	6,967,360	3,821	277,365
8	CITIZENS TRUST.....	4,931	299	14,906	80,237	2	4,244
9	COMMERCIAL TRUST.....						
10	CONFED TRUST.....			101,291	246,062		12,682
11	CO-OPERATIVE TRUST.....	1,286		3,687	756,309	867	51,042
12	CORONET TRUST.....	1,834			486,552	22	21,085
13	EQUITABLE TRUST.....			10	38,027		1,580
14	EVANGELINE TRUST.....	26			9,563		448
15	GENERAL TRUST.....	194,699			1,061,589	80	45,062
16	GLOBAL TRUST CO.....						
17	HOUSEHOLD TRUST COMPANY.....	59,193			688,709	5	42,160
18	INCOME TRUST.....	12,549		8,979	178,801	629	8,971
19	INLAND TRUST.....	2,595		1,778	108,066	15	4,513
20	INTERNATIONAL TRUST.....			7,350	4,593		30
21	INVESTORS GROUP TRUST.....	77,459			639,196	55	67,095
22	KELTIC TRUST CO.....						
23	MARCIL TRUST.....			68	35,774		1,157
24	MERCHANT TRUST.....				552,536	172	14,527
25	METROPOLITAN TRUST.....	33,088					
26	MONTREAL TRUST.....	685,102		136	4,310,561	7,865	120,163
27	MORGAN TRUST.....	7,958			140,865	68	17,541
28	MUTUAL TRUST.....	17,258			396,534		15,500
29	PEACE HILLS TRUST CO.....	23,698			59,260	4	1,065
30	PEOPLES TRUST.....			26,013	118,539	449	4,365
31	Premier TRUST.....	32,293		1,738	376,814	171	14,730
32	PROVINCIAL TRUST COMPANY.....						
33	REGENT TRUST.....						
34	REGIONAL TRUST.....	22	676	5,425	51,391	62	2,510
35	ROYAL TRUST.....	2,251,154		382,571	10,431,411	18,479	332,575
36	STANDARD TRUST.....	159,008	202,926	5,085	842,487		62,220
37	WELLINGTON TRUST COMPANY.....				235,576		8,394
	TOTAL, 1988.....	6,966,592	550,812	868,157	31,507,030	36,598	1,258,740
	TOTAL, 1987.....	7,874,165	369,893	526,476	24,000,892	28,577	993,023

## 1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)

TABLE XV - OTHER INCOME

TABLEAU XV - AUTRES REVENUS

NO.	COMPANY	MORTGAGE APPRaisal AND OTHER REVENUE			SAFETY DEPOSIT RENTALS			OTHER	TOTAL
		INSPECTION FEES	EARNEd ON MORTGAGES	SERVICE CHARGES	LOCATION DE COFFRETS	DE SURETE			
NO.	COMPAGNIE	HONORAIRES D'INSPECTION ET D'EVALUATION	AUTRES REVENUS SUR PRETS HYPOTHECAIRES	FRAIS D'ADMINISTRA- TION			AUTRES	TOTAL	
		\$	\$	\$	\$	\$	\$	\$	
1	ACADIA TRUST								
2	AGF TRUST		129				35	164	
3	ATLANTIC TRUST		681	21	2	187		891	
4	BAYSHORE TRUST	139	431				38	608	
5	CANADA TRUST	1,001	801	2,942	1,487	109,998		116,229	
6	CANWEST TRUST	1	1,393	168			153	1,715	
7	CENTRAL GUARANTY TRUST	831	19,958	5,927	649	17,530		44,895	
8	CITIZENS TRUST	166	99	31			229	525	
9	COMMERCIAL TRUST								
10	CONFED TRUST						3,726	3,726	
11	CO-OPERATIVE TRUST		576				1,657	2,233	
12	CORONET TRUST	200	235					435	
13	EQUITABLE TRUST	6	123				5	134	
14	EVANGELINE TRUST	8	20	20			7	55	
15	GENERAL TRUST	1,174	623	312	40	1,518		3,667	
16	GLOBAL TRUST CO.		2					2	
17	HOUSEHOLD TRUST COMPANY	56	2,699	425			299	3,479	
18	INCOME TRUST	330	155				155	640	
19	INLAND TRUST	139	3	32				174	
20	INTERNATIONAL TRUST						79	79	
21	INVESTORS GROUP TRUST			80			47	127	
22	KELTIC TRUST CO.						-3	-3	
23	MARCIL TRUST								
24	MERCHANT TRUST	3	163				4	170	
25	METROPOLITAN TRUST		9,544	307			3,915	13,766	
26	MONTREAL TRUST	1,366	41				2,804	4,211	
27	MORGAN TRUST	22	325	-7			95	435	
28	MUTUAL TRUST			1,651			1,817	3,468	
29	PEACE HILLS TRUST CO.			107	42		132	281	
30	PEOPLES TRUST			862				862	
31	Premier TRUST	482		97	10	18		607	
32	PROVINCIAL TRUST COMPANY						2	2	
33	REGENT TRUST						82	82	
34	REGIONAL TRUST		373				18	391	
35	ROYAL TRUST	14,884	1,263	5,175	307	35,547		57,176	
36	STANDARD TRUST	12	7,211	239	15	2,660		10,137	
37	WELLINGTON TRUST COMPANY		250				131	381	
	TOTAL, 1988	20,820	49,718	15,811	2,510	182,885		271,744	
	TOTAL, 1987	16,172	35,988	8,550	2,103	45,190		108,003	

## 1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)

## TABLE XVI - SALARIES AND STAFF BENEFITS

## TABLEAU XVI - SALAIRES ET AVANTAGES SOCIAUX

NO.	COMPANY COMPAGNIE	DIRECTORS AND ADVISORY BOARD FEES	COMMISSIONS ON REAL ESTATE SALES	STAFF BENEFITS	OTHER	TOTAL	
		SALARIES SALAIRE	TRAITEMENTS ET JETONS DE PRÉSENCE DES ADMINISTRA- TEURS	COMMISSIONS SUR VENTE D'IMMEUBLES	AVANTAGES SOCIAUX		
		\$	\$	\$	\$	\$	
1	ACADIA TRUST.....						
2	AGF TRUST.....	412	4	1		417	
3	ATLANTIC TRUST.....	1,238	31	99		1,358	
4	BAYSHORE TRUST.....	970		42		1,012	
5	CANADA TRUST.....	106,930	297	125,944	9,944	57,250	300,365
6	CANWEST TRUST.....	3,058		208		3,266	
7	CENTRAL GUARANTY TRUST.....	92,221	473	5,443	4,005		102,142
8	CITIZENS TRUST.....	751			40	140	931
9	COMMERCIAL TRUST.....		3				3
10	CONFED TRUST.....	3,002			364		3,365
11	CO-OPERATIVE TRUST.....	7,363	16	821	91		8,291
12	CORONET TRUST.....	2,041	12	195	140		2,388
13	EQUITABLE TRUST.....	138	391				529
14	EVANGELINE TRUST.....						
15	GENERAL TRUST.....	9,490			779		10,269
16	GLOBAL TRUST CO.....				7		7
17	HOUSEHOLD TRUST COMPANY.....	3,549			267		3,816
18	INCOME TRUST.....	1,098			18		1,216
19	INLAND TRUST.....	679		1	42		722
20	INTERNATIONAL TRUST.....	3,665	12		260		3,937
21	INVESTORS GROUP TRUST.....	1,175	11	565		358	2,109
22	KELTIC TRUST CO.....	12	8		1		21
23	MARCL TRUST.....	2,897			72		2,969
24	MERCHANT TRUST.....	216					216
25	METROPOLITAN TRUST.....	11,280			645		11,925
26	MONTREAL TRUST.....	36,785	15	25,497	784		63,081
27	MORGAN TRUST.....	1,468			121		1,589
28	MUTUAL TRUST.....	3,738			447		4,185
29	PEACE HILLS TRUST CO.....	1,532	99		163		1,794
30	PEOPLES TRUST.....	761			39	-10	790
31	Premier TRUST.....	1,464			85		1,549
32	PROVINCIAL TRUST COMPANY.....						
33	REGENT TRUST.....	88					88
34	REGIONAL TRUST.....	595	6	19			620
35	ROYAL TRUST.....	143,954	281		6,529		150,754
36	STANDARD TRUST.....	6,757	148		1,369		8,274
37	WELLINGTON TRUST COMPANY.....	1,661	20		103		1,784
	TOTAL, 1988.....	450,988	1,827	157,450	27,569	57,969	695,803
	TOTAL, 1987.....	383,068	2,068	154,621	18,777	53,710	612,244

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XVII - OTHER OPERATING EXPENSES

NO.	COMPANY	ADVERTISING	AUDITORS' FEES	BANK CHARGES	COMMISSIONS ON DEPOSITS AND CERTIFICATES	FURNITURE AND EQUIPMENT	INSURANCE	LEGAL FEES
NO.	COMPAGNIE	PUBLICITE	HONORAIRES DES VERIFICATEURS	FRAIS BANCAIRES	COMMISSIONS SUR DEPOSITS ET CERTIFICATS	MOBILIER ET AGENCEMENT	ASSURANCE	FRAIS JURIDIQUES
		\$	\$	\$	\$	\$	\$	\$
1	ACADIA TRUST	3						
2	AGF TRUST	2	39	10	24	1	25	2
3	ATLANTIC TRUST	63	45	33	108	34	154	15
4	BAYSHORE TRUST	86	69	34	25	.....	198	5
5	CANADA TRUST	21,629	136	1,617	654	2,067	4,657	510
6	CANWEST TRUST	221	125	70	327	.....	378	80
7	CENTRAL GUARANTY TRUST	13,238	513	1,662	2,306	1,310	9,878	351
8	CITIZENS TRUST	56	28	30	96	8	126	32
9	COMMERCIAL TRUST	.....	27	.....	.....	.....	.....	59
10	CONFED TRUST	353	111	92	521	36	317	49
11	CO-OPERATIVE TRUST	250	129	81	374	169	721	62
12	CORONET TRUST	63	43	65	.....	.....	436	43
13	EQUITABLE TRUST	7	20	4	.....	.....	62	9
14	EVANGELINE TRUST	.....	3	.....	10	.....	10	.....
15	GENERAL TRUST	750	119	180	308	.....	1,231	86
16	GLOBAL TRUST CO.	1	4	1	.....	6	.....	13
17	HOUSEHOLD TRUST COMPANY	659	.....	.....	.....	13	621	52
18	INCOME TRUST	57	71	44	413	42	255	72
19	INLAND TRUST	4	34	9	306	.....	142	1
20	INTERNATIONAL TRUST	125	153	30	.....	21	363	14
21	INVESTORS GROUP TRUST	.....	41	83	.....	.....	555	.....
22	KELTIC TRUST CO.	2	3	.....	.....	.....	.....	.....
23	MARCEL TRUST	24	30	1	.....	.....	84	2
24	MERCHANT TRUST	13	8	3	121	.....	36	4
25	METROPOLITAN TRUST	858	365	204	574	.....	402	409
26	MONTREAL TRUST	3,165	128	.....	957	290	2,260	434
27	MORGAN TRUST	48	50	483	.....	.....	306	38
28	MUTUAL TRUST	381	101	151	927	.....	264	170
29	PEACE HILLS TRUST CO.	70	29	67	.....	12	127	64
30	PEOPLES TRUST	108	71	32	481	.....	121	57
31	PREMIER TRUST	109	30	21	662	16	314	1
32	PROVINCIAL TRUST COMPANY	.....	6	.....	.....	.....	.....	2
33	REGENT TRUST	.....	5	.....	.....	.....	.....	9
34	REGIONAL TRUST	16	24	12	231	.....	92	10
35	ROYAL TRUST	17,964	209	3,395	.....	4,391	7,680	2,095
36	STANDARD TRUST	668	194	167	992	.....	1,182	47
37	WELLINGTON TRUST COMPANY	16	40	64	322	116	166	6
	TOTAL, 1988	61,009	3,003	8,645	10,738	8,532	33,163	4,803
	TOTAL, 1987	57,631	2,706	9,056	7,508	6,827	29,263	4,999

## 1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)

## TABLEAU XVII - AUTRES FRAIS D'EXPLOITATION

NO.	MAINTENANCE OF RENTED PREMISES	MORTGAGE FEES	TELEGRAMS, TELEPHONE, EXPRESS	PRINTING AND STATIONERY	RENTS	TAXES, LICENCES AND FEES	TRAVELLING EXPENSES	OTHER	TOTAL
NO.	ENTRETIEN DES BUREAUX LOUÉS	FRAIS INHERENTS AUX PRETS	FRAIS DE POSTE, TELEGRAMMES	PAPETERIE ET IMPRESSION	LOYERS	TAXES, PERMIS ET DROITS	FRAIS DE VOYAGE	AUTRES	TOTAL
			HYPOTHECAIRES TELEPHONES ET MESSAGERIES						
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1									3
2		26	6	15	83	76	12	79	400
3	86	5	126	108	240	160	103	582	1,862
4				40	93	172	128	84	1,098
5	10,814	1,723	8,419	5,236	39,854	1,774	1,941	14,566	115,597
6	256	139	454	203	875	57	119	1,339	4,643
7	5,656	2,541	8,599	5,629	19,421	7,688	3,607	47,793	130,192
8	8	19	102	60	181	9	61	232	1,048
9								52	138
10	7	19	188	302	278	317	135	1,267	3,992
11	45	389	956	402	1,533	123	409	2,555	8,198
12	77		325	109	418	213	204	224	2,220
13			10	11	134	17	5	254	533
14						1		201	225
15	526	129	904	500	3,811	285	270	3,532	12,631
16			2			2		5	34
17	122	394	613	393	733	545	340	5,684	10,168
18	52	82	95	93	149	92	40	790	2,347
19	19	98	60	49	74	99		302	1,197
20	7		234	211	735	150	99	1,978	4,120
21	7	1,509	50	71	427	933	4	6,565	10,245
22			2	1	3		2	4	17
23			133	89	315	47	161	282	1,168
24		39	25	16	35	29	8		337
25	29	277	1,222	615	2,109	357	894	6,933	15,248
26	4,739	517	4,109	1,769	9,073	3,146	1,459	34,777	66,811
27	17	7	117	96	718	189	27	2,439	4,386
28	60	31	482	342	633	494	37	964	1,037
29	171	11	163	121	270	33	75	429	1,645
30			134	109	109	3	88	407	1,720
31	38	249	100	98	281	42	39	518	2,518
32						11		7	26
33			1					15	30
34	1	53	51	17	291	43	66	62	969
35	7,393		12,378	11,628	22,841	14,501	4,997	467	109,939
36	334	284	679	224	711	917	742	4,100	11,241
37			153	116	319	85	47	1,052	2,502
	30,464	8,541	40,932	28,726	106,826	32,566	16,075	140,520	534,644
	22,388	9,538	37,351	25,402	88,194	23,573	13,861	114,923	463,221

## 1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)

## TABLE XVIII - DEPRECIATION

## TABLEAU XVIII - AMORTISSEMENT

NO.	COMPANY	REAL ESTATE	LEASEHOLD IMPROVEMENTS	FURNITURE AND EQUIPMENT			TOTAL
				IMMEUBLES	AMELIORATIONS LOCATIVES	MOBILIER ET AGENCEMENT	
NO.	COMPAGNIE	\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....						
2	AGF TRUST.....			2			2
3	ATLANTIC TRUST.....		32	47			79
4	BAYSHORE TRUST.....		21	34	12		67
5	CANADA TRUST.....		71	12,247	21		12,339
6	CANWEST TRUST.....		185	197			382
7	CENTRAL GUARANTY TRUST.....	519	1,123	5,083	28		6,753
8	CITIZENS TRUST.....		6	16	28		50
9	COMMERCIAL TRUST.....						
10	CONFED TRUST.....		1	16	225		242
11	CO-OPERATIVE TRUST.....	138	68	248	48		502
12	CORONET TRUST.....		25	41	157		233
13	EQUITABLE TRUST.....			5			5
14	EVANGELINE TRUST.....						
15	GENERAL TRUST.....	102	82	131	40		355
16	GLOBAL TRUST CO.....						
17	HOUSEHOLD TRUST COMPANY.....		80	97	11		188
18	INCOME TRUST.....	3	7	9	45		64
19	INLAND TRUST.....						
20	INTERNATIONAL TRUST.....			336			336
21	INVESTORS GROUP TRUST.....			72			72
22	KELTIC TRUST CO.....			1	11		12
23	MARCIL TRUST.....		45	53			98
24	MERCHANT TRUST.....			16			16
25	METROPOLITAN TRUST.....		60	146	67		273
26	MONTREAL TRUST.....	34	1,346	1,078	-2		2,456
27	MORGAN TRUST.....		14	3	19		36
28	MUTUAL TRUST.....						
29	PEACE HILLS TRUST CO.....		62	254			316
30	PEOPLES TRUST.....		3	20	7		30
31	Premier TRUST.....	5	12	20	7		44
32	PROVINCIAL TRUST COMPANY.....						
33	REGENT TRUST.....						
34	REGIONAL TRUST.....			8			8
35	ROYAL TRUST.....	12	4,395	13,713	7		18,127
36	STANDARD TRUST.....	26					26
37	WELLINGTON TRUST COMPANY.....		2	41	67		110
	TOTAL, 1988.....	839	7,640	33,934	808		43,221
	TOTAL, 1987.....	475	6,474	24,997	3,456		35,402



1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XIX - GAINS AND LOSSES ON INVESTMENTS

GUARANTEED TRUST FUNDS

FONDS GARANTIS

NO.	COMPANY - COMPAGNIE	REALIZED ON SALE OR MATURITY		ADJUSTMENT OF BOOK VALUES		NET GAIN (LOSS)
		GAINS PROFITS	LOSSES PERTES	WRITE-UPS MAJORATIONS	WRITE-DOWNS DIMINUTIONS	
		\$	\$	\$	\$	\$
1	ACADIA TRUST					
2	AGF TRUST SHARES - ACTIONS TOTAL - TOTAL					
3	ATLANTIC TRUST					
4	BAYSHORE TRUST MORTGAGES - PRETS HYPOTHECAIRES TOTAL - TOTAL					
5	CANADA TRUST SHARES - ACTIONS MORTGAGES - PRETS HYPOTHECAIRES OTHER - AUTRES TOTAL - TOTAL	237	963			-726
				50	50	-50
6	CANWEST TRUST BONDS - OBLIGATIONS MORTGAGES - PRETS HYPOTHECAIRES OTHER - AUTRES TOTAL - TOTAL	24	90	4,748	367	24
					97	-457
				4,748	464	-111
						-544
7	CENTRAL GUARANTY TRUST BONDS - OBLIGATIONS SHARES - ACTIONS REAL ESTATE - BIENS-FONDS TOTAL - TOTAL	286			1,216	-286
						3,029
8	CITIZENS TRUST REAL ESTATE - BIENS-FONDS TOTAL - TOTAL	4,245	286		1,216	2,743
9	COMMERCIAL TRUST BONDS - OBLIGATIONS SHARES - ACTIONS TOTAL - TOTAL					
10	CONFED TRUST					
11	CO-OPERATIVE TRUST BONDS - OBLIGATIONS SHARES - ACTIONS MORTGAGES - PRETS HYPOTHECAIRES REAL ESTATE - BIENS-FONDS TOTAL - TOTAL	27	5	14		36
						258
				676	934	
						294
12	CORONET TRUST BONDS - OBLIGATIONS SHARES - ACTIONS MORTGAGES - PRETS HYPOTHECAIRES OTHER - AUTRES TOTAL - TOTAL	20	15		161	20
						-176
				15	161	-156
13	EQUITABLE TRUST BONDS - OBLIGATIONS SHARES - ACTIONS TOTAL - TOTAL	32				32
14	EVANGELINE TRUST					
15	GENERAL TRUST BONDS - OBLIGATIONS SHARES - ACTIONS REAL ESTATE - BIENS-FONDS TOTAL - TOTAL	380	95		144	285
						301
				515	70	
						144
				895	165	586
16	GLOBAL TRUST CO.					

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
 TABLEAU XIX - PROFITS ET PERTES SUR REALISATION DE PLACEMENTS

COMPANY FUNDS

FONDS DE LA COMPAGNIE

	REALIZED ON SALE OR MATURITY		ADJUSTMENT OF BOOK VALUES		
	REALISES A LA VENTE DU A L'ECHENACE		REDRESSEMENT DES VALEURS COMPTABLES		
NO.	GAINS	LOSSES	WRITE-UPS	WRITE-DOWNS	NET GAIN (LOSS)
NO.	PROFITS	PERTES	MAJORATIONS	DIMINUTIONS	PROFIT (PERTE) NET
	\$	\$	\$	\$	\$
1					
2		1			-1
		1			-1
3					
4					
5	7,562	656	.....	3,068	3,838
	242	239	1,231	.....	1,234
	7,804	895	1,231	3,068	5,072
6					
7	118	.....	.....	.....	118
	639	.....	.....	.....	639
	.....	.....	.....	49	-49
	757	.....	.....	49	708
8				220	-220
	.....	.....	.....	220	-220
E		8	.....	.....	-8
	80	.....	.....	.....	80
	80	8	.....	.....	72
10					
11					
	6	.....	26	.....	32
	.....	.....	37	.....	37
	254	120	.....	1,100	-956
	260	120	63	1,100	-897
12	78	4	.....	.....	74
	2	.....	.....	.....	2
	.....	5	.....	.....	-5
	80	9	.....	.....	71
13					
	76	81	.....	.....	-5
	76	81	.....	.....	-5
14					
15					
	128	7	.....	.....	121
	787	71	.....	74	642
	.....	.....	26	.....	-26
	915	78	.....	100	737
16					

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XIX - GAINS AND LOSSES ON INVESTMENTS

GUARANTEED TRUST FUNDS						
FONDS GARANTIS						
		REALIZED ON SALE OR MATURITY		ADJUSTMENT OF BOOK VALUES		
		REALISES A LA VENTE DU A L'ECHEANCE		REDRESSEMENT DES VALEURS COMPTABLES		
NO.	COMPANY	GAINS	LOSSES	WRITE-UPS	WRITE-DOWNS	NET GAIN (LOSS)
NO.	COMPAGNIE	PROFITS	PERTES	MAJORATIONS	DIMINUTIONS	PROFIT (PERTE) NET
		\$	\$	\$	\$	\$
17	HOUSEHOLD TRUST COMPANY					
	SHARES - ACTIONS.....				500	-500
	MORTGAGES - PRETS HYPOTHECAIRES		71			-71
	OTHER - AUTRES.....		232			-232
	TOTAL - TOTAL.....		303		500	-803
18	INCOME TRUST					
	SHARES - ACTIONS.....	8		4		4
	MORTGAGES - PRETS HYPOTHECAIRES				201	-195
	OTHER - AUTRES.....	5			205	-192
	TOTAL - TOTAL.....	13				
19	INLAND TRUST					
	BONDS - OBLIGATIONS.....	15	12			3
	SHARES - ACTIONS.....		96			-96
	MORTGAGES - PRETS HYPOTHECAIRES			21		-21
	OTHER - AUTRES.....			68		-68
	TOTAL - TOTAL.....	15	108		89	-182
20	INTERNATIONAL TRUST					
21	INVESTORS GROUP TRUST					
	BONDS - OBLIGATIONS.....		6			-6
	SHARES - ACTIONS.....		3			-3
	MORTGAGES - PRETS HYPOTHECAIRES		459			-459
	OTHER - AUTRES.....					
	TOTAL - TOTAL.....		468			-468
22	KELTIC TRUST CO.					
23	MARCIL TRUST					
24	MERCHANTABILITY TRUST					
	BONDS - OBLIGATIONS.....		33			-33
	SHARES - ACTIONS.....				73	-73
	MORTGAGES - PRETS HYPOTHECAIRES				73	-106
	TOTAL - TOTAL.....		33			
25	METROPOLITAN TRUST					
	MORTGAGES - PRETS HYPOTHECAIRES		3,532			-3,532
	TOTAL - TOTAL.....		3,532			-3,532
26	MONTRÉAL TRUST					
	BONDS - OBLIGATIONS.....	1,516	745			770
	SHARES - ACTIONS.....	71	87			-16
	OTHER - AUTRES.....	245	6			239
	TOTAL - TOTAL.....	1,832	839			993
27	MORGAN TRUST					
	BONDS - OBLIGATIONS.....	261	222			39
	SHARES - ACTIONS.....	158	475			-317
	MORTGAGES - PRETS HYPOTHECAIRES			634		-634
	OTHER - AUTRES.....			850		-850
	TOTAL - TOTAL.....	419	697		1,484	-1,762
28	MUTUAL TRUST					
	BONDS - OBLIGATIONS.....	78	2			76
	SHARES - ACTIONS.....	1,030	124			906
	TOTAL - TOTAL.....	1,108	126			982
29	PEACE HILLS TRUST CO					
30	PEOPLES TRUST					
31	PREMIER TRUST					
	MORTGAGES - PRETS HYPOTHECAIRES	8				8
	OTHER - AUTRES.....		5		4	-9
	TOTAL - TOTAL.....	8	5		4	-1
32	PROVINCIAL TRUST COMPANY					
33	REGENT TRUST					
34	REGIONAL TRUST					
	MORTGAGES - PRETS HYPOTHECAIRES		188	100		-88
	TOTAL - TOTAL.....		188	100		-88

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
 TABLEAU XIX - PROFITS ET PERTES SUR REALISATION DE PLACEMENTS

COMPANY FUNDS

FONDS DE LA COMPAGNIE

REALIZED ON SALE OR  
 Maturity ADJUSTMENT OF  
 BOOK VALUES

REALISES A LA VENTE  
 OU A L'ECHÉANCE REDRESSEMENT DES  
 VALEURS COMPTABLES

NET GAIN  
 (LOSS)  
 NET

NO.	GAINS	LOSSES	WRITE-UPS	WRITE-DOWNS	NET GAIN (LOSS)
NO.	PROFITS	PERTES	MAJORATIONS	DIMINUTIONS	PROFIT (PERTE) NET
	\$	\$	\$	\$	\$
17					
18	13				13
	13				13
19	2				2
	2				2
20					
21	67				67
	30				30
	97				97
22					
23					
24	33				33
	3				-3
	33	3			30
25					
26	3,236	343			2,893
	3,236	343			2,893
27	611	7			604
	29		2,594		-2,565
	640	7	2,594		-1,961
28	8	17		74	-83
	8	17		74	-83
29					
30					
31					
32					
33					
34					

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
 TABLE XIX - GAINS AND LOSSES ON INVESTMENTS

GUARANTEED TRUST FUNDS

FONDS GARANTIS

NO.	COMPANY - COMPAGNIE	REALIZED ON SALE OR MATURITY		ADJUSTMENT OF BOOK VALUES		NET GAIN (LOSS) -PROFIT (PERTE) NET
		GAINS PROFITS	LOSSES PERTES	WRITE-UPS MAJORATIONS	WRITE-DOWNS DIMINUTIONS	
		\$	\$	\$	\$	\$
35	ROYAL TRUST					
	BONDS - OBLIGATIONS.....	544	113	.....	.....	431
	SHARES - ACTIONS.....	979	23	.....	.....	956
	MORTGAGES - PRETS HYPOTHECAIRES .....	.....	2,574	2,129	.....	-445
	OTHER - AUTRES.....	.....	12,286	4,461	.....	-7,825
	TOTAL - TOTAL.....	1,523	14,996	6,590	.....	-6,883
36	STANDARD TRUST					
	SHARES - ACTIONS.....	22	1,328	.....	.....	-1,306
	OTHER - AUTRES.....	13	.....	.....	.....	13
	TOTAL - TOTAL.....	35	1,328	.....	.....	-1,293
37	WELLINGTON TRUST COMPANY					
	BONDS - OBLIGATIONS.....	.....	54	120	40	26
	SHARES - ACTIONS.....	.....	54	120	40	26
	TOTAL - TOTAL.....	.....	.....	.....	.....	.....
	TOTAL, 1988					
	BONDS - OBLIGATIONS.....	2,897	1,574	134	40	1,417
	SHARES - ACTIONS.....	7,257	3,169	.....	1,860	2,228
	MORTGAGES - PRETS HYPOTHECAIRES .....	16	7,605	3,163	1,310	-5,736
	REAL ESTATE - BIENS-FONDS.....	.....	.....	.....	.....	.....
	OTHER - AUTRES.....	24,099	12,613	9,209	1,220	19,475
	TOTAL - TOTAL.....	34,269	24,981	12,506	4,430	17,384

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
 TABLEAU XIX - PROFITS ET PERTES SUR REALISATION DE PLACEMENTS

COMPANY FUNDS

FONDS DE LA COMPAGNIE

REALIZED ON SALE OR  
MATURITY

ADJUSTMENT OF  
BOOK VALUES

REALISES A LA VENTE  
OU A L'ECHEANCE

REDRESSEMENT DES  
VALEURS COMPTABLES

NO.	GAINS	LOSSES	WRITE-UPS	WRITE-DOWNS	NET GAIN (LOSS)
	NO.	PROFITS	PERTES	MAJORATIONS	DIMINUTIONS
35	\$	\$	\$	\$	\$
	13,803	2,059			11,744
	12				12
	13,815	2,059			11,756
36	212			26	186
	212			26	186
37					
	66	40			-26
	64				64
	64	66	40		38
	359	85	40		314
	27,166	3,238	26	3,242	20,712
	242	239	1,266		1,271
	254	120		1,395	-1,261
	71	5		2,594	-2,528
	28,092	3,687	1,334	7,231	18,508

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
 TABLE XX - ESTATES, TRUSTS AND AGENCIES UNDER ADMINISTRATION

DEPOSITED IN

GUARANTEED FUNDS

-

DEPOTS DANS LES

FONDS GARANTIS

NO.	COMPANY - NO. COMPAGNIE	CASH	BONDS	SHARES	MORTGAGES AND SALE - AGREEMENTS	DEMAND	TERM
		ENCAISSE	OBLIGATIONS	ACTIONS	PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE	A DEMANDE	A TERME
		\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....						
2	AGF TRUST.....		25				
3	ATLANTIC TRUST.....	2,289	11,549	10,265	2,151	1,181	18,178
4	BAYSHORE TRUST.....						
5	CANADA TRUST.....	-688	16,237,991	14,562,088	623,866	26,305	845,031
6	CANWEST TRUST.....	3,367	12,059	55,178	65,222		1,887
7	CENTRAL GUARANTY TRUST.....	224,061	2,598,588	3,157,062	1,873,193	980,813	278,150
8	CITIZENS TRUST.....	239	378	1,248	190	1,240	8,853
9	COMMERCIAL TRUST.....	1,423	647	24,357			
10	CONFED TRUST.....	1,887	2,290	8,531	2,905		
11	CO-OPERATIVE TRUST.....	30,238	75,172	18,858	314,110	36,870	493,374
12	CORONET TRUST.....		163	358		581	127,681
13	EQUITABLE TRUST.....	158			18,238	10	1,345
14	EVANGELINE TRUST.....						
15	GENERAL TRUST.....	23,240	260,881	52,999	5,885		304,422
16	GLOBAL TRUST CO.....						
17	HOUSEHOLD TRUST COMPANY.....				783	4,104	117,879
18	INCOME TRUST.....		6,497	142,669	32,532	8,925	26,059
19	INLAND TRUST.....	26			2,141	825	29,089
20	INTERNATIONAL TRUST.....	10,097	1,788,239	1,349,023	3,704		
21	INVESTORS GROUP TRUST.....	44,991	1,645,005	1,728,212	1,127,664	77,682	711,500
22	KELTIC TRUST CO.....				613,294		
23	MARCIL TRUST.....	1,657					
24	MERCHANT TRUST.....						
25	METROPOLITAN TRUST.....	22,958	42,455	24,908	4,016,358		476
26	MONTREAL TRUST.....	52,204	14,319,083	7,455,266	301,956	223,537	143,743
27	MORGAN TRUST.....	15,686	71,477	209,932	47,116		25,336
28	MUTUAL TRUST.....	8,449	38,857	1,370,707	324	288	
29	PEACE HILLS TRUST CO.....		18,099		1,269	6,018	
30	PEOPLES TRUST.....				118,552		9,154
31	Premier TRUST.....						
32	PROVINCIAL TRUST COMPANY.....						
33	REGENT TRUST.....		2,870	32	747		
34	REGIONAL TRUST.....				731		
35	ROYAL TRUST.....	3,892,217	21,102,298	15,533,422	1,679,273		460,233
36	STANDARD TRUST.....	6,576	22,165	16,089	301,461	13,566	192,194
37	WELLINGTON TRUST COMPANY.....	23	5	432	32,780		24,135
	TOTAL, 1988.....	4,341,098	58,256,703	45,721,636	11,186,445	1,381,845	3,818,719
	TOTAL, 1987.....	3,507,948	49,295,272	40,492,188	9,219,027	2,374,636	4,742,584

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
 TABLEAU XX - SUCCESSIONS, FIDUCIES ET AGENCES

DEPOSITED IN  
 ASSOCIATED COMPANIES

-  
 DEPOTS AUX  
 COMPAGNIES AFFILIEES

NO.	DEMAND	TERM	REAL ESTATE	OTHER	TOTAL
NO.	A DEMANDE	A TERME	BIENS-FONDS	AUTRES	TOTAL
\$	\$	\$	\$	\$	\$
1					
2					25
3				84	45,697
4					
5	1,803,254	5,131,711	117,173	5,672,146	45,018,877
6		6,183		24,311	168,207
7	10,795	26,212	72,305	562,574	9,783,754
8					12,148
9					26,427
10			232	614	16,459
11			12,002	3,405,082	4,385,705
12					128,783
13			9,934		29,685
14					
15				34,143	681,570
16					
17				831	123,597
18			531	782	217,995
19					32,081
20					3,151,063
21		101,844		784,786	6,221,684
22					614,951
23					
24	400		28	1,930	4,109,513
25					
26			417,996	154,333	23,068,118
27	8,569			3,459	381,575
28			38,169	22,637	1,479,431
29				19,853	45,149
30					127,706
31					
32					
33	159	2,512		115	6,435
34					731
35			128,904	245,611	43,247,200
36				205,242	
37			871	79,693	632,715
				3,737	61,112
	1,814,609	5,304,091	1,016,796	10,976,352	143,818,394
	934,497	4,271,458	3,864,503	6,413,133	125,115,246

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXI - ASSETS (AT BOOK VALUE)

NO.	COMPANY	CASH	BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES	COLLATERAL LOANS	CONSUMER LOANS
		ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS	PRETS SUR NANTISSEMENTS	PRETS A LA CONSOMMATION
		\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	7,853	480,742	106,124	.....	.....	.....
2	CANADA TRUSTCO MORTGAGE.....	292,589	1,648,023	3,137,864	850,795	362,643	1,193,241
3	CENTRAL & GUARANTY MORT. CORP.	54,044	21,107	17,999	147,940	31,099	30,794
4	CIBC MORTGAGE.....	1,014	1,114,413	149,403	.....	.....	.....
5	CITIBANK CANADA MORT. CORP.....	729	43,505	5,000	.....	.....	.....
6	EVANGELINE SAVINGS.....	152	801	160	1,069	.....	4
7	FIRST CITY MORTGAGE.....	30,518	.....	.....	10,748	12	35
8	FOCUS NATIONAL MORT.....	.....	.....	3,623	.....	.....	.....
9	GRANVILLE SAVINGS.....	247	2,402	.....	31	.....	34
10	GUARDCOR LOAN CO.....	365	26,500	1,000	7,531	4,733	13
11	HONGKONG BANK.....	13,905	273,786	.....	.....	.....	.....
12	LAURENTIAN BANK OF CANADA.....	81,899	79,055	.....	.....	.....	.....
13	LEAGUE SAVINGS.....	267	10,500	2,208	5	473	2,050
14	LLOYDS BANK CAN. MTGE. CORP.....	.....	150,933	61,349	.....	.....	.....
15	MONTREAL TRUSTCO MORTGAGE.....	386	.....	10,000	43,501	.....	.....
16	MORGAN MORT. CORP.....	15	607	.....	.....	.....	.....
17	MORGUARD MORTGAGE.....	4,032	9,240	.....	.....	2,500	.....
18	NATIONAL BANK MORT. CORP.....	1,546	356,191	58,827	.....	.....	.....
19	NATIONAL BANK OF GREECE.....	15	.....	.....	.....	.....	.....
20	PACIFIC SAVINGS AND MTGE.....	216	4,520	.....	.....	.....	17
21	ROYAL BANK MORTGAGE.....	48,757	1,483,406	534,833	.....	.....	.....
22	ROYAL TRUSTCO MORT.....	3,443	.....	.....	3,000	.....	.....
23	SCOTIA MORTGAGE CORP.....	.....	1,020,000	48,841	.....	.....	.....
24	SECURITY HOME MTGE. INV. CORP.....	108	6,249	.....	.....	.....	.....
25	SEEL MORTGAGE.....	1,112	.....	1,053	967	925	.....
26	SETTLERS SAVINGS.....	526	19,027	2,095	763	98	1,779
27	STANDARD LOAN COMPANY.....	52	12,800	.....	5,152	.....	.....
28	TD MORTGAGE.....	9,122	1,188,329	206,974	.....	.....	566,696
29	TD PACIFIC MORTGAGE CORP.....	406	.....	.....	.....	.....	.....
30	VICTORIA AND GREY MTGE.....	.....	15,314	4,775	6,519	.....	.....
31	YARMOUTH BUILDING & LOAN.....	.....	.....	.....	.....	.....	.....
	TOTAL, 1988.....	553,318	7,967,450	4,352,128	1,078,021	402,483	1,794,663
	TOTAL, 1987.....	535,461	4,447,336	4,378,041	1,042,082	413,819	2,014,924

YARMOUTH BUILDING AND LOAN INCORPORATED BY THE PROVINCE OF NOVA SCOTIA. STATEMENT WAS NOT RECEIVED IN TIME FOR PUBLICATION.

## 1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)

## TABLEAU XXI - ACTIF (VALEUR COMPTABLE)

NO.	MORTGAGES AND SALE OF AGREEMENTS	REAL ESTATE	INVESTMENT		OTHER ASSETS	TOTAL	DEDUCT		TOTAL ASSETS
			IN SUBSIDIARIES	INCOME DUE AND ACCRUED			AUTRE ACTIF	MOINS ACTIF NON ACCORDÉ	
NO.	PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE	IMMEUBLES	PLACEMENTS DANS LES FILIALES	REVENU DE PLACEMENT ECHU ET COURU		TOTAL			
		\$	\$	\$	\$	\$	\$	\$	\$
1	11,507,954		117,006	13,947	60,442	12,294,068	58,036	12,236,032	
2	14,188,560	10,792	418,896	153,737	3,187,303	25,444,443	98,215	25,346,228	
3	579,530	583		8,176	4,521	895,893	2,408	893,485	
4	17,633,702	257		123,956	362,959	19,385,704	12,359	19,373,345	
5	40,276			397	727	90,634	348	90,286	
6	26,643	7	1,000	255	131	30,222	115	30,107	
7	222,504	202		2,375	6,027	272,421	576	271,845	
8	172,795			1,563	1,607	179,588	1,013	178,575	
9	95,425	489	1,039	998	747	101,412	526	100,886	
10	82,925			1,229	1,396	125,682	186	125,506	
11	709,140			6,119	8,299	1,011,249	1,682	1,009,567	
12	1,410,806			3,320	3,355	1,578,435		1,578,435	
13	188,463	1,058		1,749	916	207,689	199	207,490	
14	91,499	185		2,062	2,409	308,437	2,409	306,028	
15		133		207	548	54,775	137	54,638	
16				14	2	638	2	636	
17	197,339	5,199		1,992	1,388	221,690	306	221,384	
18	5,131,010			49,230	402,410	5,999,214	20,468	5,978,746	
19	43,442			199		43,656		43,656	
20	43,334	185	3,471	153	51	51,947	40	51,907	
21	19,171,295			39,917	349,594	21,627,802		21,627,802	
22				64		6,507		6,507	
23	10,708,986	324		98,922	73,746	11,950,819	58,354	11,892,465	
24	50,413	46		601	1,340	58,757	884	57,873	
25	48,899	234		485	108	53,783	40	53,743	
26	140,590	293	1,306	1,932	676	169,085	612	168,473	
27	100,682	420		3,612	278	122,986	216	122,780	
28	10,705,925			82,245	1,710,120	14,469,411	2,401	14,467,010	
29	468,140			3,231	31	471,808	31	471,777	
30	363,607			3,172	118	393,505	97	393,408	
31									
	94,123,884	20,407	542,718	605,859	6,181,349	117,622,280	261,660	117,360,620	
	77,600,464	40,005	357,016	519,519	4,825,139	96,173,806	235,385	95,938,421	

YARMOUTH BUILDING AND LOAN EST CONSTITUÉ PAR LA PROVINCE DE LA NOUVELLE-ÉCOSSE. L'ETAT FINANCIER N'A PAS ETE RECU A TEMPS POUR LES FINS DE CETTE PUBLICATION.

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXII - LIABILITIES AND SHAREHOLDERS' EQUITY

NO.	COMPANY COMPAGNIE	DEPOSITS AND DEBENTURES					LIABILITIES-PASSIF				
		DEPOTS ET OBLIGATIONS			ACCURED INTEREST INTERETS COURUS	OTHER BORROWED MONEY AND BANK OVERDRAFTS AUTRES EMPRUNTS ET DECOUVERTS BANCAIRES	INCOME TAX PAYABLE IMPOTS SUR LE REVENU	DIVIDENDS PAYABLE DIVIDENDES A PAYER	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES FRAIS COURUS ET A PAYER ET AUTRE PASSIF		
		DEMAND A DEMANDE	TERM A TERME								
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....		11,340,027	405,607			3,065				16,282
2	CANADA TRUSTCO MORTGAGE.....	11,544,593	12,055,276	542,646	18,780	37,471	4,253				176,469
3	CENTRAL & GUARANTY MORT. CORP.	54,898	675,205	33,083	2,577						80,283
4	CIBC MORTGAGE.....	5,701,355	10,186,555	413,033	2,290,152			35			18,102
5	CITIBANK CANADA MORT. CORP.....		27,100	362	10,440						467
6	EVANGELINE SAVINGS.....	3,007	23,012	782							327
7	FIRST CITY MORTGAGE.....	1,961	245,631	9,626							1,176
8	FOCUS NATIONAL MORT.....		139,671	5,271	2,864						489
9	GRANVILLE SAVINGS.....	814	85,977	4,884			364				1,567
10	GUARDCOR LOAN CO.....		109,607	3,829							698
11	HONGKONG BANK.....	454,466	494,034	13,349			449				613
12	LAURENTIAN BANK OF CANADA.....		1,438,892	61,260			1,154				5,991
13	LEAGUE SAVINGS.....	6,818	185,528	1,201			9	64			3,620
14	LLOYDS BANK CAN. MTGE. CORP.....		155,014	5,904	118,166						505
15	MONTREAL TRUSTCO MORTGAGE.....				49,124						755
16	MORGAN MORT. CORP.....										5
17	MORGUARD MORTGAGE.....		162,543	7,899	8,580						20,026
18	NATIONAL BANK MORT. CORP.....	711,228	4,805,865	178,736	33,069	2,545					14,932
19	NATIONAL BANK OF GREECE.....					38,789	25				527
20	PACIFIC SAVINGS AND MTGE.....		45,494	2,505			216				269
21	ROYAL BANK MORTGAGE.....	9,999,235	10,141,006	362,051	258,636	5,130					16,583
22	ROYAL TRUSTCO MORT.....						5				2
23	SCOTIA MORTGAGE CORP.....	3,910,130	7,230,271	213,888	13,859	1,654					69,778
24	SECURITY HOME MTGE. INV. CORP.....		44,773	1,736							399
25	SEEL MORTGAGE.....		41,777	1,185	3						623
26	SETTLERS SAVINGS.....	6,562	140,570	5,625			1,058				1,749
27	STANDARD LOAN COMPANY.....	584	111,769	4,225							680
28	TD MORTGAGE.....	7,001,730	6,019,564	183,033	645,376	3,460					55,246
29	TD PACIFIC MORTGAGE CORP.....		30,000	181	358,451	1,199					568
30	VICTORIA AND GREY MTGE.....	1,018	361,352	12,573	698	6					2,084
31	YARMOUTH BUILDING & LOAN.....										
	TOTAL, 1988.....	39,398,399	66,296,513	2,474,474	3,849,564	57,810	4,352				490,815
	TOTAL, 1987.....	26,818,996	55,977,228	1,879,326	6,532,165	31,194	5,206				556,491

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)  
TABLEAU XXII - PASSIF ET AVOIR DES ACTIONNAIRES

SHAREHOLDERS' EQUITY-AVOIR DES ACTIONNAIRES

NO.	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUE		DEFERRED INCOME TAX		TOTAL	CAPITAL	GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS		INVESTMENT RESERVES	RETAINED EARNINGS	TOTAL	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	
	POUR MOINS-VALUE DE PLACEMENTS	(1)	IMPOTS SUR LE REVENU REPORTES	TOTAL			RESERVE GENERALE ET/OU EXCEDENT VERSE	RESERVES DE PLACEMENTS				TOTAL	PASSIF ET AVOIR DES ACTIONNAIRES
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	57,796	11,822,777	430,000						-16,745	413,255	12,236,032		
2	43,759	24,423,247	230,044	481,034					211,903	922,981	25,346,228		
3	2,629	2,577	851,252	10,764	16,086				15,383	42,233	893,485		
4		44,725	18,653,957	605,000		75			114,313	719,388	19,373,345		
5		346	38,715	40,502					11,069	51,571	90,286		
6	37	140	27,305	1,248	120	344			1,090	2,802	30,107		
7			258,394	9,513	86				3,852	13,451	271,845		
8			148,295	26,009	4,367	-1,013			917	30,280	178,575		
9	12	585	94,203	5,529	135				1,019	6,683	100,886		
10	295	98	114,527	9,319	686				974	10,979	125,506		
11		1,981	964,892	45,002					-327	44,675	1,009,567		
12			1,507,297	70,000					1,138	71,138	1,578,435		
13		667	197,907	7,079	2,425				79	9,583	207,490		
14	432		280,021	30,000					-3,993	26,007	306,028		
15			49,879	500	513				3,746	4,759	54,638		
16			5	1,000	50				-419	631	636		
17			199,048	19,090					3,245	22,336	221,384		
18		18,863	5,765,238	215,600	5,200				-7,292	213,508	5,978,746		
19		175	39,516	3,500					640	4,140	43,656		
20		128	48,612	1,128	75	35			2,057	3,295	51,907		
21	61,495	20,844,136	74,346	438,454					270,866	783,666	21,627,802		
22	11		18	5,005	26				1,458	5,489	5,507		
23		66,241	11,505,821	362,111	2,300				22,233	386,644	11,892,465		
24			46,908	11,211	486				-742	10,965	57,873		
25	37		43,625	8,359	1,406				353	10,118	53,743		
26	371	20	155,955	10,241	1,318				959	12,518	168,473		
27		461	117,719	3,400					1,661	5,061	122,780		
28		37,656	13,946,065	485,000					35,945	520,945	14,467,010		
29			390,399	80,000					1,378	81,378	471,777		
30	3	2,147	379,881	8,000					5,527	13,527	393,408		
31													
	3,827	339,860	112,915,614	2,808,500	954,852	-634	682,288	4,445,006	117,360,520				
	29,182	374,704	92,204,493	2,408,188	1,003,077	220	322,443	3,733,928	95,938,421				

(1) LES VALEURS STATUTAIRES MAXIMALES SONT: LES VALEURS AMORTIES DES TITRES EMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR AU MARCHE DE TOUS LES AUTRES TITRES.

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXIII - STATEMENT OF INCOME AND EXPENSES

NO.	COMPANY	FEES AND INVESTMENT INCOME EARNED			OTHER	TOTAL INCOME	INTEREST INCURRED	SALARIES AND STAFF BENEFITS
		REVENU DE PLACEMENT REALISE (1)	HONORAIRES ET COMMISSIONS SUR LES FONDS D'AGENCE	AUTRE			INTERET ENGAGE (1)	TRAITEMENTS ET AVANTAGES SOCIAUX
		\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	1,197,546	.....	1	1,197,547	1,004,967	48	
2	CANADA TRUSTCO MORTGAGE.....	2,546,848	.....	138,992	2,685,840	1,800,253	187,820	
3	CENTRAL & GUARANTY MORT. CORP.	87,357	.....	1,865	89,232	73,013	3,773	
4	CIBC MORTGAGE.....	1,798,437	.....	3,716	1,802,153	1,543,188	10,246	
5	CITIBANK CANADA MORT. CORP....	7,447	.....	-103	7,344	2,765	168	
6	EVANGELINE SAVINGS.....	3,300	.....	386	3,686	2,572	437	
7	FIRST CITY MORTGAGE.....	27,296	.....	267	27,563	24,009	.....	
8	FOCUS NATIONAL MORT.....	14,772	.....	326	15,098	9,984	1,104	
9	GRANVILLE SAVINGS.....	11,002	.....	569	11,571	8,255	807	
10	GUARDCOR LOAN CO.....	10,818	.....	37	10,855	8,709	.....	
11	HONGKONG BANK.....	80,083	.....	640	80,723	65,769	.....	
12	LAURENTIAN BANK OF CANADA.....	156,024	.....	650	156,674	133,705	.....	
13	LEAGUE SAVINGS.....	21,790	.....	934	22,724	17,811	646	
14	LLOYDS BANK CAN. MTGE. CORP.	34,418	.....	.....	34,418	32,812	.....	
15	MONTRAL TRUSTCO MORTGAGE.....	11,668	.....	8	11,676	10,227	.....	
16	MORGAN MORT. CORP.....	40	.....	.....	40	-1	.....	
17	MORGUARD MORTGAGE.....	30,626	.....	237	30,863	24,663	.....	
18	NATIONAL BANK MORT. CORP.....	556,899	.....	80	556,979	462,740	584	
19	NATIONAL BANK OF GREECE.....	3,694	.....	.....	3,694	2,879	56	
20	PACIFIC SAVINGS AND MTGE.....	5,907	.....	406	6,313	4,347	459	
21	ROYAL BANK MORTGAGE.....	2,170,618	.....	-11,590	2,159,028	1,685,678	3	
22	ROYAL TRUSTCO MORT.....	463	.....	.....	463	.....	.....	
23	SCOTIA MORTGAGE CORP.....	1,103,356	.....	6,262	1,109,618	904,355	4,480	
24	SECURITY HOME MTGE. INV. CORP.	5,011	.....	.....	5,011	2,855	84	
25	SEEL MORTGAGE.....	5,664	.....	4	5,668	3,718	490	
26	SETTLERS SAVINGS.....	14,706	.....	1,156	15,862	11,269	559	
27	STANDARD LOAN COMPANY.....	11,956	.....	761	12,717	10,095	1	
28	TD MORTGAGE.....	1,593,890	.....	5,440	1,599,330	1,198,349	.....	
29	TD PACIFIC MORTGAGE CORP.....	9,451	.....	.....	9,451	5,912	.....	
30	VICTORIA AND GREY MTGE.....	36,528	.....	112	36,640	31,438	528	
31	YARMOUTH BUILDING & LOAN.....	.....	.....	.....	.....	.....	.....	
	TOTAL, 1988.....	11,557,625	.....	151,156	11,708,781	9,086,316	212,293	
	TOTAL, 1987.....	8,792,032	.....	117,573	8,909,605	6,847,189	183,440	

(1) FOR DETAILS SEE PAGES 58 AND 59

1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)  
TABLEAU XXIII - ETAT DES REVENUS ET DES DEPENSES

NO.	OTHER OPERATING EXPENSES	AMORTISSEMENT D'EXPLOI- TATION	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS		NET GAIN (LOSS)		INCOME TAXES	NET PROFIT
			TOTAL EXPENSES	DEPENSES TOTALES	DEPENSES AVANT PROFIT OU Perte SUR REALISATION DE PLACEMENTS	BENEFICE NET SUR REALISATION DE PLACEMENTS	IMPOTS SUR LE REVENU	IMPOTS SUR LE REVENU
\$	\$	\$	\$	\$	\$	\$	\$	\$
1	157,102	.	1,162,117	35,430	.	35,430	12,879	22,551
2	280,837	19,943	2,288,853	396,987	-3,115	393,872	87,847	306,025
3	9,116	468	86,370	2,862	1,311	4,173	-1,182	5,355
4	233,312	363	1,787,109	15,044	-390	14,654	3,742	10,912
5	423	.	3,356	3,988	.	3,988	2,210	1,778
6	397	37	3,443	243	-4	239	37	202
7	3,151	5	27,165	398	6	404	-262	656
8	535	3	11,606	3,492	.	3,492	.	3,492
9	696	62	9,820	1,751	-730	1,021	407	614
10	1,103	2	9,814	1,041	.	1,041	186	855
11	15,434	.	81,203	-480	-15	-495	-217	-278
12	21,422	.	155,127	1,547	.	1,547	650	897
13	3,546	381	22,384	340	2	342	73	269
14	3,734	.	36,546	-2,128	-304	-2,432	-865	-1,467
15	-923	.	9,304	2,372	707	3,079	-355	3,434
16	9	.	8	32	.	32	.	32
17	3,257	.	27,920	2,943	2,396	5,339	.	5,339
18	66,207	.	529,531	27,448	-208	27,240	8,026	19,214
19	193	.	3,128	566	.	566	245	321
20	333	21	5,160	1,153	.	1,153	370	783
21	215,161	.	1,900,842	258,186	.	258,186	91,236	166,950
22	10	.	10	453	.	453	79	374
23	108,508	168	1,017,511	92,107	.	92,107	44,197	47,910
24	582	.	3,521	1,490	.	1,490	.	1,490
25	415	5	4,628	1,040	116	1,156	.	1,156
26	1,576	56	13,460	2,402	-419	1,983	870	1,013
27	1,285	.	11,381	1,336	21	1,357	512	845
28	344,214	.	1,542,563	56,767	.	56,767	22,525	34,242
29	962	.	6,874	2,577	.	2,577	1,168	1,409
30	1,886	.	33,852	2,788	.	2,788	1,157	1,631
31	.	.	.	.	.	.	.	.
1,474,483	21,514	10,794,606	914,175	-626	913,549	275,535	638,014	
1,114,083	15,458	8,160,170	749,435	5,347	754,782	239,480	515,302	

(1) POUR PLUS DE DETAILS VOIR LES PAGES 58 ET 59.

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXIV - STATEMENT OF RETAINED EARNINGS

NO.	COMPANY COMPAGNIE	BALANCE AT BEGINNING OF YEAR		NET PROFIT	OTHER ITEMS	DIVIDENDS TO SHAREHOLDERS	GENERAL RESERVE	DEDUCT - DEDUIRE					
		SOLDE AU DEBUT DE L'ANNEE	BENEFICE NET					AUTRES POSTES	DIVIDENDES AUX ACTIONNAIRES	RESERVE GENERALE	MORTGAGES	PRETS HYPOTHECAIRES	OTHER AUTRES
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	-12,696	22,551			21,368							
2	CANADA TRUSTCO MORTGAGE.....	113,550	306,025			222,852							
3	CENTRAL & GUARANTY MORT. CORP.	11,589	5,355			322							
4	CIBC MORTGAGE.....	108,100	10,912			3,063							
5	CITIBANK CANADA MORT. CORP.....	9,003	1,778										
6	EVANGELINE SAVINGS.....	992	202			89							
7	FIRST CITY MORTGAGE.....	3,504	666			14							308
8	FOCUS NATIONAL MORT.....	-14	3,492			2,561							
9	GRANVILLE SAVINGS.....	447	514										
10	GUARDCOR LOAN CO.....	60	855										
11	HONGKONG BANK.....	-1,194	-278										
12	LAURENTIAN BANK OF CANADA.....	241	897										
13	LEAGUE SAVINGS.....	-2,830	269			256							
14	LLOYDS BANK CAN. MTGE. CORP.....	-1,268	-1,467										
15	MONTREAL TRUSTCO MORTGAGE.....	-230	3,434										
16	MORGAN MORT. CORP.....	-449	32										
17	MORGUARD MORTGAGE.....	2,770	5,339			3,226							
18	NATIONAL BANK MORT. CORP.....	-8,115	19,214			16,034							
19	NATIONAL BANK OF GREECE.....	319	321										
20	PACIFIC SAVINGS AND MTGE.....	1,267	783										7
21	ROYAL BANK MORTGAGE.....	104,676	166,950			760							
22	ROYAL TRUSTCO MORT.....	750	374										
23	SCOTIA MORTGAGE CORP.....	-16,804	47,910										
24	SECURITY HOME MTGE. INV. CORP.....	-41	1,490			1,348							843
25	SEEL MORTGAGE.....	216	1,156			1,009							
26	SETTLERS SAVINGS.....	366	1,013		1	283							
27	STANDARD LOAN COMPANY.....	799	845										
28	TD MORTGAGE.....	35,393	34,242			35,002							
29	TD PACIFIC MORTGAGE CORP.....												
30	VICTORIA AND GREY MTGE.....	3,501	1,631										
31	YARMOUTH BUILDING & LOAN.....												
	TOTAL, 1988.....	353,802	638,014	1	308,187							7	1,151
	TOTAL, 1987.....	362,565	515,302		22,632	522,374						-30	206

## 1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)

## TABLEAU XXIV - ETAT DES BENEFICES NON REPARTIS

DEDUCT-DEDUIRE

CHANGE IN

CHANGEMENTS

PROVISION FOR  
DEFICIENCY OF

MAXIMUM

NO.	STATUTORY VALUE	ASSETS NOT ADMITTED	OTHER ITEMS	BALANCE AT
				END OF YEAR
-	-	-	-	-
NO.	PROVISION POUR MOINS-VALUE DE PLACEMENTS	ACTIF NON AGREE	AUTRES POSTES	SOLDE EN FIN D'ANNEE

\$ \$ \$ \$

1		5,232	.	-16,745
2	-24,690	9,510	.	211,903
3	251	923	65	15,383
4		1,636	.	114,313
5		-288	.	11,069
6	1	14	.	1,090
7			-4	3,852
8				917
9	-1	43	.	1,019
10	-181	22	100	974
11		-1,145	.	-327
12				1,138
13		-2,896	.	79
14	432	826	.	-3,993
15	-655	113	.	3,746
16		2	.	-419
17		-280	1,917	3,246
18		2,357	.	-7,292
19				640
20		-14	.	2,057
21				270,866
22	-309	-25	.	1,458
23		8,873	.	22,233
24				-742
25	1	9	.	353
26	64	102	-28	959
27		-17	.	1,661
28		-1,312	.	35,945
29		31	.	1,378
30	-241	-154	.	5,527
31				
	-25,328	23,562	2,050	682,288
	28,873	27,345	-712	322,443

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXV - STATEMENT OF RESERVES

GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS

RESERVE GENERALE ET/OU EXCEDENT VERSE

MORTGAGE  
RESERVE

NO.	COMPANY	BALANCE AT BEGINNING OF YEAR	TRANSFER FROM RETAINED EARNINGS				BALANCE AT END OF YEAR	BALANCE AT BEGINNING OF YEAR	TRANSFER FROM RETAINED EARNINGS			
			PRIME SUR LE CAPITAL	OTHER ITEMS	SOLDE EN FIN D'ANNEE	SOLDE AU DEBUT DE L'ANNEE			VIRER DU COMPTE DES BENEFICES NON REPARTIS	\$	\$	\$
NO.	COMPAGNIE	SOLDE AU DEBUT DE L'ANNEE	VIRER DU COMPTE DES BENEFICES NON REPARTIS	LE CAPITAL-ACTIONS	AUTRES POSTES	SOLDE EN FIN D'ANNEE	SOLDE AU DEBUT DE L'ANNEE	VIRER DU COMPTE DES BENEFICES NON REPARTIS	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....											
2	CANADA TRUSTCO MORTGAGE.....	481,034						481,034				
3	CENTRAL & GUARANTY MORT. CORP.					16,086		16,086				
4	CIBC MORTGAGE.....											
5	CITIBANK CANADA MORT. CORP.....											
6	EVANGELINE SAVINGS.....	120						120		344		
7	FIRST CITY MORTGAGE.....											
8	FOCUS NATIONAL MORT.....	4,366		1				4,367				
9	GRANVILLE SAVINGS.....	135						135				
10	GUARDCOR LOAN CO.....	75					611		686			
11	HONGKONG BANK.....											
12	LAURENTIAN BANK OF CANADA.....											
13	LEAGUE SAVINGS.....	2,425							2,425			
14	LLOYDS BANK CAN. MTGE. CORP.....											
15	MONTRÉAL TRUSTCO MORTGAGE.....	12,513				-12,000		513				
16	MORGAN MORT. CORP.....	50						50				
17	MORGUARD MORTGAGE.....											
18	NATIONAL BANK MORT. CORP.....	5,200						5,200				
19	NATIONAL BANK OF GREECE.....											
20	PACIFIC SAVINGS AND MTGE.....	75						75		35		7
21	ROYAL BANK MORTGAGE.....	420,444		18,010				438,454				
22	ROYAL TRUSTCO MORT.....	26						26				
23	SCOTIA MORTGAGE CORP.....	2,300						2,300				
24	SECURITY HOME MTGE. INV. CORP.....	1,438				-942		496				
25	SEEL MORTGAGE.....	1,258					148		1,406			
26	SETTLERS SAVINGS.....	1,318						1,318				
27	STANDARD LOAN COMPANY.....											
28	TD MORTGAGE.....											
29	TD PACIFIC MORTGAGE CORP.....											
30	VICTORIA AND GREY MTGE.....											
31	YARMOUTH BUILDING & LOAN.....											
	TOTAL, 1988.....	932,777		18,011		3,903		954,691		379		7
	TOTAL, 1987.....	611,416		341,586		-6,658		946,344		492		-30

## 1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)

## TABLEAU XXV - ETAT DES RESERVES

INVESTMENT RESERVES																		
RESERVES DE PLACEMENTS																		
RESERVE			OTHER RESERVES															
HYPOTHECAIRE			AUTRES RESERVES															
CHANGE IN CHANGEMENTS																		
BALANCE AT END OF YEAR																		
TRANSFER FROM RETAINED EARNINGS																		
PROVISION FOR DEFICIENCY OF STATUTORY VALUE																		
ASSETS NOT ADMITTED																		
BALANCE AT END OF YEAR																		
NO. OTHER ITEMS																		
NO. AUTRES POSTES																		
BALANCE AT END OF YEAR																		
BALANCE AT BEGNING OF YEAR																		
SOLDE EN FIN D'ANNEE																		
SOLDE AU DEBUT DE L'ANNEE																		
VIRER DU COMPTE DES BENEFICES NON REPARTIS																		
PROVISION POUR MOINS- VALUE DE PLACEMENTS																		
\$																		
\$																		
\$																		
\$																		
1 .....																		
2 .....																		
3 .....																		
4 .....																		
5 .....																		
6 .....	344									.44								
7 .....				308				-308										
8 .....			-159					-854		013								
9 .....																		
10 .....																		
11 .....																		
12 .....																		
13 .....																		
14 .....																		
15 .....																		
16 .....																		
17 .....																		
18 .....																		
19 .....																		
20 .....	-7	35																
21 .....																		
22 .....																		
23 .....				843				-843										
24 .....																		
25 .....																		
26 .....																		
27 .....																		
28 .....																		
29 .....																		
30 .....																		
31 .....																		
	-7	379	-159	1,151	206		-2,005	-63		-634								
	-83	379				-302			-159	220								

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXVI - DETAILS OF INVESTMENT INCOME EARNED AND INTEREST INCURRED

NO.	COMPANY	CASH	INVESTMENT INCOME EARNED				
			BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES	COLLATERAL LOANS	CONSUMER LOANS
NO.	COMPAGNIE	ENCASSE	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS	PRETS SUR NANTISSEMENTS	PRETS A LA CONSOMMATION
			\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	-289	36,993	3,334	.....	.....	.....
2	CANADA TRUSTCO MORTAGE.....	114,736	131,426	67,156	226,110	137,716	.....
3	CENTRAL & GUARANTY MORT. CORP.	741	2,890	946	5,558	533	5,301
4	CIBC MORTGAGE.....	99,699	16,170	.....	.....	.....	.....
5	CITIBANK CANADA MORT. CORP.....	2,297	399	.....	.....	.....	.....
6	EVANGELINE SAVINGS.....	103	.....	89	.....	.....	1
7	FIRST CITY MORTGAGE.....	3,868	.....	961	2	.....	4
8	FOCUS NATIONAL MORT.....	31	116	112	.....	.....	.....
9	GRANVILLE SAVINGS.....	.....	318	.....	1	.....	30
10	GUARDCOR LOAN CO.....	21	1,504	95	582	466	1
11	HONGKONG BANK.....	18,662	.....	.....	1,008	.....	.....
12	LAURENTIAN BANK OF CANADA.....	1,871	7,240	.....	.....	.....	.....
13	LEAGUE SAVINGS.....	986	185	1	43	.....	186
14	LLOYD'S BANK CAN. MTGE. CORP.....	1,960	14,686	7,794	.....	.....	.....
15	MONTRÉAL TRUSTCO MORTGAGE.....	.....	353	463	3,310	.....	.....
16	MORGAN MORT. CORP.....	.....	40	.....	.....	.....	.....
17	MORGUARD MORTGAGE.....	885	.....	.....	.....	.....	.....
18	NATIONAL BANK MORT. CORP.....	573	14,078	13,701	.....	.....	.....
19	NATIONAL BANK OF GREECE.....	.....	.....	.....	.....	.....	.....
20	PACIFIC SAVINGS AND MTGE.....	.....	745	.....	.....	.....	.....
21	ROYAL BANK MORTGAGE.....	157,031	.....	.....	413	.....	.....
22	ROYAL TRUSTCO MORT.....	.....	50	.....	245	69	.....
23	SCOTIA MORTGAGE CORP.....	76	73,763	6,337	.....	.....	.....
24	SECURITY HOME MTGE. INV. CORP.....	.....	300	.....	.....	.....	.....
25	SEEL MORTGAGE.....	39	.....	32	15	54	.....
26	SETTLERS SAVINGS.....	35	1,399	217	33	8	240
27	STANDARD LOAN COMPANY.....	94	1,000	108	245	69	.....
28	TD MORTGAGE.....	2,291	98,509	26,880	.....	.....	110,004
29	TD PACIFIC MORTGAGE CORP.....	73	1,655	.....	.....	.....	.....
30	VICTORIA AND GREY MTGE.....	41	1,170	614	382	.....	.....
31	YARMOUTH BUILDING & LOAN.....	.....	.....	.....	.....	.....	.....
	TOTAL, 1988.....	7,557	655,076	208,813	78,746	228,283	253,483
	TOTAL, 1987.....	18,999	463,029	368,496	71,428	42,541	251,829

## 1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)

## TABLEAU XXVI - DETAILS DU REVENU DE PLACEMENT REALISE ET L'INTERET ENGAGE

NO.	MORTGAGES AND SALE AGREEMENTS - HYPOTHECAIRES ET CONVENTIONS DE VENTE	REAL ESTATE IMMEUBLES	SUBSIDIARIES FILIALES	OTHER AUTRES	TOTAL	INTEREST INCURRED		INTERET ENGAGE		OTHER BORROWED MONEY AUTRES EMPRUNTS	TOTAL		
						DEPOSITS AND DEBENTURES							
						DEMAND	TERM	A DEMANDE	A TERME				
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
1	1,139,486		12,337	5,685	1,197,546			1,004,967			1,004,967		
2	1,352,749		238,092	278,863	2,546,848	679,695	1,118,229	2,329	1,800,253				
3	71,398				87,357	2,910	68,448	1,655	73,013				
4	1,682,568				1,798,437	386,065	931,574	225,549	1,543,188				
5	4,621			130	7,447			3,280	-525	2,765			
6	3,101	6			3,300	198	2,358	16	2,572				
7	22,453	8			27,296	146	23,863		24,009				
8	14,513				14,772		9,659	305	9,964				
9	10,753	-140	40		11,002	46	8,195	14	8,255				
10	8,009			140	10,818		8,700	9	8,709				
11	50,413				80,083	23,949	41,820		65,769				
12	146,913				156,024		133,705		133,705				
13	20,389				21,790	440	17,360	11	17,811				
14	9,978				34,418		20,501	12,311	32,812				
15	7,542				11,668		268	9,959	10,227				
16					40		-1						
17	29,741				30,626		24,335	328	24,663				
18	507,312		21,235		556,899	35,095	426,654	991	462,740				
19	3,694				3,694				2,879	2,879			
20	4,594	21	224	323	5,907		4,324	23	4,347				
21	1,866,787			146,800	2,170,618	635,855	856,144	193,679	1,685,678				
22					463								
23	886,207			136,973	1,103,356	245,429	603,281	55,645	904,355				
24	4,188	73		450	5,011		2,854	1	2,855				
25	5,507	17			5,664		3,626	92	3,718				
26	12,691	34	49		14,706	511	10,758		11,269				
27	10,440				11,956	10	10,085		10,095				
28	1,150,017			206,189	1,593,890	458,930	620,876	118,543	1,198,349				
29	7,723				9,451			184	5,728	5,912			
30	34,321				36,528		31,438		31,438				
31													
	8,078,108	19	250,742	796,788	11,557,625	2,469,279	5,987,485	629,542	8,086,316				
	6,976,719	372	175,505	423,114	8,792,032	1,307,353	4,913,502	626,334	6,847,189				

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXVII - SUMMARY OF SECURITIES

NO.	COMPANY	TREASURY BILLS	SHORT TERM DEPOSITS (ONE YEAR OR LESS)	TOTAL	CANADIAN - CANADIENNES			MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL	CORPORATE NOTES OF ONE YEAR OR LESS	BONDS
					FEDERALES	PROVINCIALES	DE MUNICIPALI- TES, D'ADMINIS- TRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES			
NO.	COMPAGNIE	BONS DU TRESOR	DEPOTS A TERME (UN AN OU MOINS)	TOTAL	(1)	(1)				\$
1	BANK OF MONTREAL MORTGAGE									
	(2) B.V. - V.C.....	475,742	5,000	480,742	56,124	.....	.....	.....	.....	.....
	(2) M.S.V. - V.M.S.....	475,742	5,000	480,742	56,124	.....	.....	.....	.....	.....
2	CANADA TRUSTCO MORTGAGE									
	(2) B.V. - V.C.....	904,024	743,999	1,648,023	738,323	262,788	7,766	93,693	93,693	93,693
	(2) M.S.V. - V.M.S.....	904,024	743,999	1,648,023	738,323	262,788	7,766	93,693	93,693	93,693
3	CENTRAL & GUARANTY MORT. CORP.									
	(2) B.V. - V.C.....	21,107	.....	21,107	7,399	10,600	.....	.....	.....	.....
	(2) M.S.V. - V.M.S.....	21,107	.....	21,107	7,399	10,600	.....	.....	.....	.....
4	CIBC MORTGAGE									
	(2) B.V. - V.C.....	1,114,413	.....	1,114,413	53,233	.....	.....	.....	.....	.....
	(2) M.S.V. - V.M.S.....	1,114,413	.....	1,114,413	53,233	.....	.....	.....	.....	.....
5	CITIBANK CANADA MORT. CORP									
	(2) B.V. - V.C.....	43,505	.....	43,505	5,000	.....	.....	.....	.....	.....
	(2) M.S.V. - V.M.S.....	43,505	.....	43,505	5,000	.....	.....	.....	.....	.....
6	EVANGELINE SAVINGS									
	(2) B.V. - V.C.....	801	.....	801	.....	100	.....	.....	.....	.....
	(2) M.S.V. - V.M.S.....	801	.....	801	.....	100	.....	.....	.....	.....
7	FIRST CITY MORTGAGE									
	(2) B.V. - V.C.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	(2) M.S.V. - V.M.S.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8	FOCUS NATIONAL MORT									
	(2) B.V. - V.C.....	.....	.....	.....	991	2,632	.....	.....	.....	.....
	(2) M.S.V. - V.M.S.....	.....	.....	.....	991	2,632	.....	.....	.....	.....
9	GRANVILLE SAVINGS									
	(2) B.V. - V.C.....	.....	2,402	2,402	.....	.....	.....	.....	.....	.....
	(2) M.S.V. - V.M.S.....	.....	2,402	2,402	.....	.....	.....	.....	.....	.....
10	GUARDCOR LOAN CO.									
	(2) B.V. - V.C.....	5,819	20,681	26,500	.....	.....	.....	.....	.....	.....
	(2) M.S.V. - V.M.S.....	5,819	20,681	26,500	.....	.....	.....	.....	.....	.....
11	HONGKONG BANK									
	(2) B.V. - V.C.....	186,242	87,544	273,786	.....	.....	.....	.....	.....	.....
	(2) M.S.V. - V.M.S.....	186,242	87,544	273,786	.....	.....	.....	.....	.....	.....
12	LAURENTIAN BANK OF CANADA									
	(2) B.V. - V.C.....	19,945	59,110	79,055	.....	.....	.....	.....	.....	.....
	(2) M.S.V. - V.M.S.....	19,945	59,110	79,055	.....	.....	.....	.....	.....	.....
13	LEAGUE SAVINGS									
	(2) B.V. - V.C.....	.....	10,500	10,500	422	1,786	.....	.....	.....	.....
	(2) M.S.V. - V.M.S.....	.....	10,500	10,500	422	1,786	.....	.....	.....	.....
14	LLOYDS BANK CAN. MTGE. CORP.									
	(2) B.V. - V.C.....	131,250	19,683	150,933	1,540	24,945	.....	.....	34,864	34,432
	(2) M.S.V. - V.M.S.....	131,250	19,683	150,933	1,540	24,945	.....	.....	34,864	34,432
15	MONTREAL TRUSTCO MORTGAGE									
	(2) B.V. - V.C.....	.....	.....	.....	.....	.....	10,000	10,000	10,000	10,000
	(2) M.S.V. - V.M.S.....	.....	.....	.....	.....	.....	10,000	10,000	10,000	10,000
16	MORGAN MORT. CORP									
	(2) B.V. - V.C.....	607	.....	607	.....	.....	.....	.....	.....	.....
	(2) M.S.V. - V.M.S.....	607	.....	607	.....	.....	.....	.....	.....	.....
17	MORGUARD MORTGAGE									
	(2) B.V. - V.C.....	9,240	.....	9,240	.....	.....	.....	.....	.....	.....
	(2) M.S.V. - V.M.S.....	9,240	.....	9,240	.....	.....	.....	.....	.....	.....

(1) FOR FEDERAL AND PROVINCIAL BONDS, MAXIMUM STATUTORY VALUE IS EQUAL TO BOOK VALUES. OR ALL OTHER SECURITIES MAXIMUM STATUTORY VALUE IS EQUAL TO MARKET VALUE.

(2) BECAUSE OF SPACE LIMITATIONS, THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE; M.S.V.-V.M.S., MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.

## 1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)

## TABLEAU XXVII - SOMMAIRE DES TITRES DETENUS

NO. NO.	OBLIGATIONS			SHARES - ACTIONS						TOTAL SHARES - TOTAL ACTIONS	GRAND TOTAL - TOTAL GLOBAL		
				CANADIAN - CANADIENNES			FOREIGN - ETRANGERES						
	ALL OTHER AUTRES	FOREIGN BONDS OBLIGATIONS ETRANGERES	TOTAL BONDS TOTAL OBLIGATIONS	PREFERRED PRIVILEGIEES	COMMON ORDINAIRES	PREFERRED PRIVILEGIEES	COMMON ORDINAIRES						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
1	50,000	.....	106,124	.....	.....	.....	.....	.....	.....	.....	586,866		
	50,000	.....	106,124	.....	.....	.....	.....	.....	.....	.....	586,866		
2	2,035,294	.....	3,137,864	805,174	43,613	.....	2,008	850,795	5,636,682	.....	.....		
	2,024,971	.....	3,127,634	779,762	61,362	.....	2,083	843,217	5,618,874	.....	.....		
3	.....	.....	17,999	134,206	13,734	.....	.....	147,940	187,046	145,311	184,417		
	.....	.....	17,999	132,570	12,741	.....	.....	145,311	184,417	.....	.....		
4	96,170	.....	149,403	.....	.....	.....	.....	.....	.....	.....	1,093,816		
	96,170	.....	149,403	.....	.....	.....	.....	.....	.....	.....	1,263,816		
5	.....	.....	5,000	.....	.....	.....	.....	.....	.....	.....	45,805		
	.....	.....	5,000	.....	.....	.....	.....	.....	.....	.....	48,805		
6	60	.....	160	1,069	.....	.....	.....	1,069	2,030	1,032	1,993		
	60	.....	160	1,032	.....	.....	.....	1,032	1,993	.....	.....		
7	.....	.....	10,720	28	.....	.....	.....	10,748	10,7	10,896	10,891		
	.....	.....	10,864	32	.....	.....	.....	10,896	10,891	.....	.....		
8	.....	.....	3,623	.....	.....	.....	.....	.....	.....	.....	.....		
	.....	.....	3,623	.....	.....	.....	.....	.....	.....	.....	.....		
9	.....	.....	.....	.....	31	.....	.....	31	2,482	19	2,482		
	.....	.....	.....	.....	19	.....	.....	19	2,482	.....	2,482		
10	1,000	.....	1,000	7,531	.....	.....	.....	7,531	28,031	7,236	34,736		
	1,000	.....	1,000	7,236	.....	.....	.....	7,236	34,736	.....	.....		
11	.....	.....	.....	.....	.....	.....	.....	.....	.....	273,786	273,786		
	.....	.....	.....	.....	.....	.....	.....	.....	.....	273,786	273,786		
12	.....	.....	.....	.....	.....	.....	.....	.....	.....	79,055	79,055		
	.....	.....	.....	.....	.....	.....	.....	.....	.....	79,055	79,055		
13	.....	.....	2,208	2	3	.....	.....	5	12,713	.....	12,713		
	.....	.....	2,208	2	3	.....	.....	5	12,713	.....	12,713		
14	.....	.....	61,349	.....	.....	.....	.....	.....	.....	212,282	211,850		
	.....	.....	60,917	.....	.....	.....	.....	.....	.....	211,850	211,850		
15	.....	.....	10,000	37,976	5,525	.....	.....	43,501	53,501	44,110	54,110		
	.....	.....	10,000	37,820	6,290	.....	.....	44,110	54,110	.....	.....		
16	.....	.....	.....	.....	.....	.....	.....	.....	.....	607	607		
	.....	.....	.....	.....	.....	.....	.....	.....	.....	607	607		
17	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,240	9,240		
	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,240	9,240		

(1) LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR COMPTABLE POUR LES OBLIGATIONES FEDERALES ET PROVINCIALES. POUR TOUS LES AUTRES TITRES, LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHE.

(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXVII - SUMMARY OF SECURITIES

NO.	COMPANY COMPAGNIE	TREASURY BILLS BONS DU TRESOR	SHORT TERM DEPOSITS (ONE YEAR OR LESS) DEPOTS A TERME (UN AN OU MOINS)	BONDS					
				TOTAL	CANADIAN - CANADIENNES		MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL	CORPORATE NOTES OF ONE YEAR OR LESS	
					FEDERALES (1)	PROVINCIALES (1)			
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
18	NATIONAL BANK MORT. CORP								
(2)	B.V. - V.C.	264,721	91,470	356,191			58,827		
(2)	M.S.V. - V.M.S.	264,721	91,470	356,191			58,827		
19	NATIONAL BANK OF GREECE								
20	PACIFIC SAVINGS AND MTGE								
(2)	B.V. - V.C.	3,635	885	4,520					
(2)	M.S.V. - V.M.S.	3,635	885	4,520					
21	ROYAL BANK MORTGAGE								
(2)	B.V. - V.C.	1,352,408	130,998	1,483,406			394,209		115,630
(2)	M.S.V. - V.M.S.	1,352,408	130,998	1,483,406			394,209		115,630
22	ROYAL TRUSTCO MORT.								
(2)	B.V. - V.C.								
(2)	M.S.V. - V.M.S.								
23	SCOTIA MORTGAGE CORP								
(2)	B.V. - V.C.		1,020,000	1,020,000		48,841			
(2)	M.S.V. - V.M.S.		1,020,000	1,020,000		48,841			
24	SECURITY HOME MTGE. INV. CORP.								
(2)	B.V. - V.C.	6,249		6,249					
(2)	M.S.V. - V.M.S.	6,249		6,249					
25	SEEL MORTGAGE								
(2)	B.V. - V.C.								
(2)	M.S.V. - V.M.S.								
26	SETTLERS SAVINGS								
(2)	B.V. - V.C.	6,345	12,682	19,027		1,495			
(2)	M.S.V. - V.M.S.	6,345	12,682	19,027		1,495			
27	STANDARD LOAN COMPANY								
(2)	B.V. - V.C.	12,800		12,800					
(2)	M.S.V. - V.M.S.	12,800		12,800					
28	TD MORTGAGE								
(2)	B.V. - V.C.	728,886	459,443	1,188,329		143,901		14,931	
(2)	M.S.V. - V.M.S.	728,886	459,443	1,188,329		143,901		14,931	
29	TD PACIFIC MORTGAGE CORP.								
30	VICTORIA AND GREY MTGE								
(2)	B.V. - V.C.	13,840	1,474	15,314		4,700		75	
(2)	M.S.V. - V.M.S.	13,840	1,474	15,314		4,700		75	
31	YARMOUTH BUILDING & LOAN								
TOTAL, 1988									
(2)	B.V. - V.C.	5,301,579	2,665,871	7,967,450		1,061,969		770,893	
(2)	M.S.V. - V.M.S.	5,301,579	2,665,871	7,967,450		1,061,969		770,893	
									254,187
									253,755

(1) FOR FEDERAL AND PROVINCIAL BONDS, MAXIMUM STATUTORY VALUE IS EQUAL TO BOOK VALUES. OR ALL OTHER SECURITIES MAXIMUM STATUTORY VALUE IS EQUAL TO MARKET VALUE.

(2) BECAUSE OF SPACE LIMITATIONS, THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE; M.S.V.-V.M.S., MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.

1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)  
TABLEAU XXVII - SOMMAIRE DES TITRES DETENUS

NO.	OBLIGATIONS			SHARES - ACTIONS					
	ALL OTHER	FOREIGN BONDS	TOTAL BONDS	CANADIAN - CANADIENNES			FOREIGN - ETRANGERES		
				PREFERRED	COMMON	PREFERRED	COMMON	TOTAL SHARES	GRAND TOTAL
NO.	AUTRES	OBLIGATIONS ETRANGERES	TOTAL OBLIGATIONS	PRIVILEGIEES	ORDINAIRES	PRIVILEGIEES	ORDINAIRES	TOTAL ACTIONS	TOTAL GLOBAL
	\$	\$	\$	\$	\$	\$	\$	\$	\$
18			58,827						415,018
			58,827						415,018
19									
20									6,520
									4,520
21	24,994		534,833						2,018,238
	24,994		534,833						2,018,238
22				3,000				3,000	3,000
				2,989				2,989	2,989
23			48,841						1,086,843
			48,841						1,086,843
24									5,241
									5,241
25	1,053		1,053		967			967	2,020
	1,053		1,053		930			930	1,13
26	600		2,095	360	403			763	21,885
	600		2,095	306	86			392	21,514
27				3,625	1,527			5,152	17,952
				3,668	2,017			5,685	18,485
28	48,142		206,974						395,303
	48,142		206,974						395,303
29									
30			4,775	5,835	684			6,519	26,608
			4,775	5,799	717			6,516	26,605
31									
	2,257,313		4,352,128	1,009,498	66,515			2,008	13,397,599
	2,246,990		4,341,466	982,048	84,197			2,093	13,377,254

(1) LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR COMPTABLE POUR LES OBLIGATION FEDERALES ET PROVINCIALES. POUR TOUS LES AUTRES TITRES, LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHE.  
(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

## 1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)

TABLE XXVIII - MORTGAGES AND SALE AGREEMENTS: REAL ESTATE

TABLEAU XXVIII - PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE: BIENS-FONDS

NO.	COMPANY COMPAGNIE	MORTGAGES AND SALE AGREEMENTS				REAL ESTATE			
		PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE				BIENS-FONDS			
		N.H.A. L.N.H.	OTHER AUTRES INSURED ASSURES	CONVENTIONAL CONVENTIONNEL	TOTAL	HELD FOR SALE DETENUS POUR VENTE	FOR COMPANY'S OWN USE DETENUS PAR LA COMPAGNIE POUR SON PROPRE USAGE	TOTAL	
		\$	\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	2,198,326	761,198	8,548,430	11,507,954	.....	.....	.....	.....
2	CANADA TRUSTCO MORTGAGE.....	1,888,436	756,448	11,543,676	14,188,560	10,270	522	10,792	583
3	CENTRAL & GUARANTY MORT. CORP.	47,261	87,350	444,919	579,530	583	.....	.....	257
4	CIBC MORTGAGE.....	4,238,203	1,336,165	12,059,334	17,633,702	257	.....	.....	.....
5	CITIBANK CANADA MORT. CORP.....	2,406	.....	37,870	40,276	.....	.....	.....	.....
6	EVANGELINE SAVINGS.....	51	.....	26,592	26,643	.....	7	7	202
7	FIRST CITY MORTGAGE.....	44,065	14,082	164,357	222,504	202	.....	.....	.....
8	FOCUS NATIONAL MORT.....	19,375	6,055	147,365	172,795	.....	.....	.....	489
9	GRANVILLE SAVINGS.....	.....	299	95,126	95,425	489	.....	.....	1,058
10	GUARDCOR LOAN CO.....	866	666	81,393	82,925	133	.....	.....	133
11	HONGKONG BANK.....	62,683	57,982	588,475	709,140	.....	.....	.....	.....
12	LAURENTIAN BANK OF CANADA.....	277,822	88,067	1,044,917	1,410,806	.....	.....	.....	185
13	LEAGUE SAVINGS.....	82,043	9,885	96,535	188,463	684	374	374	.....
14	LLOYDS BANK CAN. MTGE. CORP.....	110	2,335	89,054	91,499	185	.....	.....	.....
15	MONTRÉAL TRUSTCO MORTGAGE.....	.....	.....	.....	.....	.....	.....	.....	.....
16	MORGAN MORT. CORP.....	.....	.....	.....	.....	.....	.....	.....	5,199
17	MORGUARD MORTGAGE.....	6,573	22,023	168,743	197,339	5,199	.....	.....	.....
18	NATIONAL BANK MORT. CORP.....	2,023,771	455,607	2,651,632	5,131,010	.....	.....	.....	.....
19	NATIONAL BANK OF GREECE.....	.....	.....	43,442	43,442	.....	.....	.....	.....
20	PACIFIC SAVINGS AND MTGE.....	1,627	1,248	40,459	43,334	185	.....	.....	185
21	ROYAL BANK MORTGAGE.....	3,410,512	.....	15,760,783	19,171,295	.....	.....	.....	.....
22	ROYAL TRUSTCO MORT.....	.....	.....	.....	.....	.....	.....	.....	.....
23	SCOTIA MORTGAGE CORP.....	2,369,584	1,434,644	6,904,758	10,708,986	324	.....	.....	324
24	SECURITY HOME MTGE. INV. CORP.....	13,532	1,637	35,244	50,413	46	.....	.....	46
25	SEEL MORTGAGE.....	.....	.....	48,899	48,899	234	.....	.....	234
26	SETTLERS SAVINGS.....	6,266	2,158	132,166	140,590	.....	293	293	.....
27	STANDARD LOAN COMPANY.....	2,496	7,634	90,552	100,682	420	.....	420	.....
28	TD MORTGAGE.....	2,657,767	615,271	7,432,887	10,705,925	.....	.....	.....	.....
29	TD PACIFIC MORTGAGE CORP.....	141,928	24,443	301,769	468,140	.....	.....	.....	.....
30	VICTORIA AND GREY MTGE.....	57,319	3,545	302,743	363,607	.....	.....	.....	.....
31	YARMOUTH BUILDING & LOAN.....	.....	.....	.....	.....	.....	.....	.....	.....
	TOTAL, 1988.....	19,553,022	5,688,742	68,882,120	94,123,884	19,211	1,196	1,196	20,407
	TOTAL, 1987.....	16,347,485	5,225,858	56,027,121	77,500,464	38,751	1,254	1,254	40,005

## 1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)

TABLE XXIX - ASSETS NOT ADMITTED

TABLEAU XXIX - ACTIF NON ADMIS

NO.	COMPANY	DEFERRED EXPENSES	LEASEHOLD IMPROVEMENTS	FURNITURE AND EQUIPMENT	PREPAID EXPENSES	OTHER	TOTAL
		DEPENSES REPORTÉES	AMELIORATIONS LOCATIVES	MOBILIER ET AGENCEMENT	FRAIS PAYÉS D'AVANCE	AUTRE	
		\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	55,668	2,240	128	.....	.....	58,036
2	CANADA TRUSTCO MORTGAGE.....	.....	.....	43,677	48,192	6,346	98,215
3	CENTRAL & GUARANTY MORT. CORP.	341	170	.....	809	1,086	2,406
4	CIBC MORTGAGE.....	1,936	2,961	7,462	.....	.....	12,359
5	CITIBANK CANADA MORT. CORP....	1	21	.....	.....	326	348
6	EVANGELINE SAVINGS.....	16	23	9	.....	67	115
7	FIRST CITY MORTGAGE.....	.....	.....	.....	381	195	576
8	FOCUS NATIONAL MORT.....	8	39	966	.....	.....	1,013
9	GRANVILLE SAVINGS.....	9	62	411	44	.....	52
10	GUARDCOR LOAN CO.....	11	145	30	.....	.....	186
11	HONGKONG BANK.....	1,682	.....	.....	.....	.....	1,682
12	LAURENTIAN BANK OF CANADA.....	.....	.....	.....	.....	.....	.....
13	LEAGUE SAVINGS.....	64	.....	135	.....	.....	199
14	LLOYDS BANK CAN. MTGE. CORP.	1,049	1,360	.....	.....	.....	2,409
15	MONTRÉAL TRUSTCO MORTGAGE....	137	.....	.....	.....	.....	137
16	MORGAN MORT. CORP.....	2	.....	.....	.....	.....	2
17	MORGUARD MORTGAGE.....	306	.....	.....	.....	.....	306
18	NATIONAL BANK MORT. CORP.....	15,190	2,610	156	.....	2,512	20,466
19	NATIONAL BANK OF GREECE.....	.....	.....	.....	.....	.....	.....
20	PACIFIC SAVINGS AND MTGE.....	.....	23	17	.....	.....	40
21	ROYAL BANK MORTGAGE.....	.....	.....	.....	.....	.....	.....
22	ROYAL TRUSTCO MORT.....	.....	.....	.....	.....	.....	.....
23	SCOTIA MORTGAGE CORP.....	56,511	1,571	272	.....	.....	58,254
24	SECURITY HOME MTGE. INV. CORP.	9	875	.....	.....	.....	884
25	SEEL MORTGAGE.....	29	3	8	.....	.....	40
26	SETTLERS SAVINGS.....	47	371	.....	194	.....	512
27	STANDARD LOAN COMPANY.....	34	182	.....	.....	.....	216
28	TD MORTGAGE.....	2,401	.....	.....	.....	.....	2,401
29	TD PACIFIC MORTGAGE CORP.....	31	.....	.....	.....	.....	31
30	VICTORIA AND GREY MTGE.....	97	.....	.....	.....	.....	97
31	YARMOUTH BUILDING & LOAN.....	.....	.....	.....	.....	.....	.....
	TOTAL, 1988.....	135,579	12,656	53,271	49,620	10,534	261,660
	TOTAL, 1987.....	123,546	47,510	46,249	12,228	5,852	235,385

## 1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)

TABLE XXX - DEPOSITS AND DEBENTURES: INTEREST EXPENSE DUE AND ACCRUED  
 TABLEAU XXX - DEPOTS ET DEBENTURES: INTERETS ECHUS ET COURUS

NO.	COMPANY COMPAGNIE	DEPOSITS		DEBENTURES		INTEREST EXPENSE DUE AND ACCRUED	
		DEPOSITS		DEBENTURES		INTERETS ECHUS ET COURUS	
		DEMAND A DEMANDE	TERM A TERME	DEMAND A DEMANDE	TERM A TERME	DEMAND A DEMANDE	TERM A TERME
		\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....				11,340,027		405,607
2	CANADA TRUSTCO MORTGAGE.....	11,183,618		360,975	12,055,276	11,708	530,938
3	CENTRAL & GUARANTY MORT. CORP.	42,676	45,519	12,222	629,686		33,083
4	CIBC MORTGAGE.....			535,103	5,701,355	9,651,452	362,775
5	CITIBANK CANADA MORT. CORP.....		27,100				362
6	EVANGELINE SAVINGS.....	3,007			23,012	34	748
7	FIRST CITY MORTGAGE.....			1,961	245,631		9,626
8	FOCUS NATIONAL MORT.....				139,671		5,271
9	GRANVILLE SAVINGS.....	759		55	85,977	16	4,868
10	GUARDCOR LOAN CO.....				109,607		3,829
11	HONGKONG BANK.....	454,466	494,034				13,349
12	LAURENTIAN BANK OF CANADA.....		1,438,892				61,260
13	LEAGUE SAVINGS.....	6,818	11,485		174,043		1,201
14	LLOYDS BANK CAN. MTGE. CORP.....		155,014				5,904
15	MONTREAL TRUSTCO MORTGAGE.....						
16	MORGAN MORT. CORP.....						
17	MORGUARD MORTGAGE.....				162,543		7,899
18	NATIONAL BANK MORT. CORP.....	711,228	4,528,829		277,036	5,050	173,686
19	NATIONAL BANK OF GREECE.....						
20	PACIFIC SAVINGS AND MTGE.....				45,494		2,505
21	ROYAL BANK MORTGAGE.....	9,999,235	10,141,006			22,523	339,528
22	ROYAL TRUSTCO MORT.....						
23	SCOTIA MORTGAGE CORP.....	3,910,130	7,227,196		3,075	1,663	212,225
24	SECURITY HOME MTGE. INV. CORP.....				44,773		1,736
25	SEEL MORTGAGE.....				41,777		1,185
26	SETTLERS SAVINGS.....	6,259	52	303	140,518	40	5,585
27	STANDARD LOAN COMPANY.....	147	23,459	437	88,310		4,225
28	TD MORTGAGE.....	7,001,730	6,019,564				183,033
29	TD PACIFIC MORTGAGE CORP.....		30,000				181
30	VICTORIA AND GREY MTGE.....			1,018	361,352		12,573
31	YARMOUTH BUILDING & LOAN.....						
	TOTAL, 1988.....	33,320,073	30,677,253	6,078,326	35,619,260	91,292	2,383,182
	TOTAL, 1987.....	22,795,067	19,297,373	4,023,929	36,679,856	55,277	1,824,049

## 1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)

TABLE XXXI - OTHER INCOME

TABLEAU XXXI - AUTRES REVENUS

NO.	COMPANY	MORTGAGE		APPRAISAL AND OTHER REVENUE		OTHER	TOTAL
		INSPECTION FEES	EARNED ON MORTGAGES	SERVICE CHARGES	D'ADMINISTRA-TION		
NO.	COMPAGNIE	HONORAIRES D'INSPECTION ET D'EVALUATION HYPOTHECAIRES	AUTRES REVENUS SUR PRETS HYPOTHECAIRES	FRAIS D'ADMINISTRA-TION	AUTRES	TOTAL	
		\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....				1	1	
2	CANADA TRUSTCO MORTGAGE.....	11,047	5,010	31,525	91,410	138,992	
3	CENTRAL & GUARANTY MORT. CORP.	134	558		1,173	1,865	
4	CIBC MORTGAGE.....	1,909	1,781		26	3,716	
5	CITIBANK CANADA MORT. CORP.....		-103			-103	
6	EVANGELINE SAVINGS.....	13	142	3	228	386	
7	FIRST CITY MORTGAGE.....				267	267	
8	FOCUS NATIONAL MORT.....		103	223		326	
9	GRANVILLE SAVINGS.....		553	7	9	569	
10	GUARDCOR LOAN CO.....		37			37	
11	HONGKONG BANK.....		640			640	
12	LAURENTIAN BANK OF CANADA.....		650			650	
13	LEAGUE SAVINGS.....	109			825	934	
14	LLOYDS BANK CAN. MTGE. CORP.						
15	MONTRÉAL TRUSTCO MORTGAGE.....				8	8	
16	MORGAN MORT. CORP.....						
17	MOURGARD MORTGAGE.....		237			237	
18	NATIONAL BANK MORT. CORP.....				80	80	
19	NATIONAL BANK OF GREECE.....						
20	PACIFIC SAVINGS AND MTGE.....	23	383			406	
21	ROYAL BANK MORTGAGE.....				-11,590	-11,590	
22	ROYAL TRUSTCO MORT.....						
23	SCOTIA MORTGAGE CORP.....		5,686		576	6,262	
24	SECURITY HOME MTGE. INV. CORP.						
25	SEEL MORTGAGE.....				4	4	
26	SETTLERS SAVINGS.....	149	997		10	1,156	
27	STANDARD LOAN COMPANY.....		761			761	
28	TD MORTGAGE.....			5,004	436	5,440	
29	TD PACIFIC MORTGAGE CORP.....						
30	VICTORIA AND GREY MTGE.....	93	7		12	112	
31	YARMOUTH BUILDING & LOAN.....						
	TOTAL, 1988.....	13,477	17,442	36,752	83,475	151,156	
	TOTAL, 1987.....	12,314	20,092	30,081	55,086	117,573	

## 1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)

TABLE XXXII - SALARIES AND STAFF BENEFITS

TABLEAU XXXII - SALAIRES ET AVANTAGES SOCIAUX

NO.	COMPANY	DIRECTORS AND ADVISORY BOARD FEES		STAFF BENEFITS	OTHER	TOTAL
		SALARIES	TRAITEMENTS ET JETONS DE PRESENCE DES ADMINISTRA- TEURS	AVANTAGES SOCIAUX	AUTRES	TOTAL
		\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....		48			48
2	CANADA TRUSTCO MORTGAGE.....	171,110	485	16,225		187,820
3	CENTRAL & GUARANTY MORT. CORP.	3,458	50	119	146	3,773
4	CIBC MORTGAGE.....	9,875		371		10,246
5	CITIBANK CANADA MORT. CORP.....	114		54		168
6	EVANGELINE SAVINGS.....	431	5	1		437
7	FIRST CITY MORTGAGE.....					
8	FOCUS NATIONAL MORT.....		31		1,073	1,104
9	GRANVILLE SAVINGS.....	601	149	57		807
10	GUARDCOR LOAN CO.....					
11	HONGKONG BANK.....					
12	LAURENTIAN BANK OF CANADA.....					
13	LEAGUE SAVINGS.....	575		71		646
14	LLOYDS BANK CAN. MTGE. CORP.....					
15	MONTREAL TRUSTCO MORTGAGE.....					
16	MORGAN MORT. CORP.....					
17	MORGUARD MORTGAGE.....					
18	NATIONAL BANK MORT. CORP.....	505		79		584
19	NATIONAL BANK OF GREECE.....			8	48	56
20	PACIFIC SAVINGS AND MTGE.....	231		28	200	459
21	ROYAL BANK MORTGAGE.....		3			3
22	ROYAL TRUSTCO MORT.....			252		4,480
23	SCOTIA MORTGAGE CORP.....	4,228				
24	SECURITY HOME MTGE. INV. CORP.	34	50			84
25	SEEL MORTGAGE.....		490			490
26	SETTLERS SAVINGS.....	513	11	35		559
27	STANDARD LOAN COMPANY.....		1			1
28	TD MORTGAGE.....					
29	TD PACIFIC MORTGAGE CORP.....					
30	VICTORIA AND GREY MTGE.....	528				528
31	YARMOUTH BUILDING & LOAN.....					
	TOTAL, 1988.....	192,203	1,331	17,282	1,467	212,283
	TOTAL, 1987.....	168,131	1,055	13,608	645	183,440



1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXXIII - OTHER OPERATING EXPENSES

NO.	COMPANY	ADVERTISING	AUDITORS' FEES	COMMISSIONS ON DEPOSITS AND CERTIFICATES			FURNITURE AND EQUIPMENT	INSURANCE	LEGAL FEES
				BANK CHARGES	FRAIS BANCAIRES	COMMISSIONS SUR DEPOTS ET CERTIFICATS			
NO.	COMPAGNIE	PUBLICITE	HONORAIRES DE VERIFICATEURS				MOBILIER ET AGENCEMENT	ASSURANCE	FRAIS JUDICIAIRES
		\$	\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	11	79	970	.....	.....	.....	6,288	13
2	CANADA TRUSTCO MORTGAGE.....	9,217	223	2,639	1,066	3,372	18,329	831	
3	CENTRAL & GUARANTY MORT. CORP. ....	.....	383	58	142	387	771	174	
4	CIBC MORTGAGE.....	2,141	105	161	33,878	5	8,685	121	
5	CITIBANK CANADA MORT. CORP.....	1	.....	.....	.....	20	3	1	
6	EVANGELINE SAVINGS.....	6	21	10	12	.....	45	9	
7	FIRST CITY MORTGAGE.....	.....	36	2	196	.....	217	.....	
8	FOCUS NATIONAL MORT.....	3	21	1	183	.....	72	22	
9	GRANVILLE SAVINGS.....	1	47	-7	172	6	91	30	
10	GUARDCOR LOAN CO.....	.....	22	10	50	.....	94	3	
11	HONGKONG BANK.....	.....	19	.....	.....	.....	614	.....	
12	LAURENTIAN BANK OF CANADA.....	.....	50	.....	.....	.....	1,297	16	
13	LEAGUE SAVINGS.....	97	.....	8	116	.....	139	6	
14	LLOYDS BANK CAN. MTGE. CORP.....	.....	.....	.....	.....	.....	126	.....	
15	MONTREAL TRUSTCO MORTGAGE.....	.....	.....	.....	.....	.....	13	4	
16	MORGAN MORT. CORP.....	.....	6	.....	.....	.....	3	.....	
17	MORGUARD MORTGAGE.....	.....	54	70	378	.....	195	.....	
18	NATIONAL BANK MORT. CORP.....	3	47	117	17,710	.....	3,942	1	
19	NATIONAL BANK OF GREECE.....	.....	11	.....	.....	.....	.....	5	
20	PACIFIC SAVINGS AND MTGE.....	1	18	.....	86	3	60	5	
21	ROYAL BANK MORTGAGE.....	.....	41	.....	45,242	.....	10,521	7	
22	ROYAL TRUSTCO MORT.....	.....	1	.....	.....	.....	9	.....	
23	SCOTIA MORTGAGE CORP.....	349	43	1,230	14,714	8	4,355	130	
24	SECURITY HOME MTGE. INV. CORP.....	4	41	6	67	.....	27	26	
25	SEEL MORTGAGE.....	14	27	9	1	.....	61	13	
26	SETTLERS SAVINGS.....	11	68	29	205	.....	144	50	
27	STANDARD LOAN COMPANY.....	.....	26	9	120	.....	94	1	
28	TD MORTGAGE.....	.....	22	.....	40	.....	5,865	2	
29	TD PACIFIC MORTGAGE CORP.....	.....	22	.....	.....	.....	.....	.....	
30	VICTORIA AND GREY MTGE.....	.....	14	6	.....	15	263	.....	
31	YARMOUTH BUILDING & LOAN.....	.....	.....	.....	.....	.....	.....	.....	
	TOTAL, 1988.....	11,859	1,447	5,328	114,378	3,816	63,323	1,470	
	TOTAL, 1987.....	12,006	971	4,682	74,220	2,949	48,965	1,240	

## 1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)

## TABLEAU XXXIII - AUTRES FRAIS D'EXPLOITATION

NO.	Maintenance of Rented Premises	Mortgage Fees	Postage, Telegrams, Telephone, Express	Printing and Stationery	Rents	Taxes, Licences and Fees	Travelling Expenses	Other	Total
	Entretien des bureaux loués	Frais Inherents aux prêts hypothécaires	Frais de poste télégrammes, téléphones et messageries	Papeterie et impression	Loyers	Taxes, permis et droits	Frais de voyage	Autres	Total
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	132,246	9	-146	17,632	157,102				
2	17,550	2,811	16,682	8,535	61,116	6,848	3,167	128,451	280,837
3	35	56	414	302	694	465	27	5,208	9,116
4		56,500	768	458	1,128	6,785	209	122,368	233,312
5	-11	45	2	3	121	253	10	-25	423
6	43	48	17	72	12	39	63	397	
7		684			76			1,940	3,151
8		61	7	10		17	15	123	535
9		27	41	39	105	5	94	45	696
10		32	2	12		90	6	782	1,103
11						-55		14,856	15,434
12						702		19,357	21,422
13		579	148	69	119	10	26	2,229	3,546
14						411		3,197	3,734
15						55		-995	-923
16									C
17		502	12	17		38	-7	1,998	3,257
18	2	29,762	372	24	2,049	2,447		9,731	66,207
19		138				39			193
20		29	21	23	51	2	20	14	333
21		57,720	47	4				101,579	215,181
22									10
23		36,136	328	221	810	90	24	50,070	108,508
24	20	17		10		2	4	358	582
25			1	9	12	5		263	4
26	8	2	70	32	2	110	58	787	1,576
27			10			36		999	1,285
28						3,025		334,250	344,214
29								940	962
30		1,247	39	55	57	87		103	1,886
31									
	17,647	318,594	19,012	8,849	66,336	21,409	3,692	816,323	1,474,483
	15,269	208,534	17,323	10,393	52,577	42,643	4,051	618,260	1,114,083

## 1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)

TABLE XXXIV - DEPRECIATION

TABLEAU XXXIV - AMORTISSEMENT

NO.	COMPANY	REAL ESTATE	LEASEHOLD IMPROVEMENTS	FURNITURE AND EQUIPMENT			TOTAL
				IMMEUBLES LOCATIVES	AMELIORATIONS LOCATIVES	MOBILIER ET AGENCEMENT	
NO.	COMPAGNIE		\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....						19,943
2	CANADA TRUSTCO MORTGAGE.....	14	10,188		9,741		468
3	CENTRAL & GUARANTY MORT. CORP. ....		130		338		363
4	CIBC MORTGAGE.....				363		
5	CITIBANK CANADA MORT. CORP. ....						
6	EVANGELINE SAVINGS.....		7		6	24	37
7	FIRST CITY MORTGAGE.....	5					5
8	FOCUS NATIONAL MORT.....				3		3
9	GRANVILLE SAVINGS.....			4	51	7	62
10	GUARDCOR LOAN CO. ....				2		2
11	HONGKONG BANK.....						
12	LAURENTIAN BANK OF CANADA.....						
13	LEAGUE SAVINGS.....	30	15	26		310	381
14	LLOYDS BANK CAN. MTGE. CORP. ....						
15	MONTREAL TRUSTCO MORTGAGE.....						
16	MORGAN MORT. CORP. ....						
17	MORGARD MORTGAGE.....						
18	NATIONAL BANK MORT. CORP. ....						
19	NATIONAL BANK OF GREECE.....						
20	PACIFIC SAVINGS AND MTGE. ....		2	19			21
21	ROYAL BANK MORTGAGE.....						
22	ROYAL TRUSTCO MORT.....						
23	SCOTIA MORTGAGE CORP. ....				3	165	168
24	SECURITY HOME MTGE. INV. CORP. ....						
25	SEEL MORTGAGE.....				5		5
26	SETTLERS SAVINGS.....	6	1	44		5	56
27	STANDARD LOAN COMPANY.....						
28	TD MORTGAGE.....						
29	TD PACIFIC MORTGAGE CORP. ....						
30	VICTORIA AND GREY MTGE. ....						
31	YARMOUTH BUILDING & LOAN.....						
	TOTAL, 1988.....	55	10,347	10,601		511	21,514
	TOTAL, 1987.....	53	8,154	6,888		363	15,458

## 1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)

TABLE XXXV - GAINS AND LOSSES ON INVESTMENTS

TABLEAU XXXV - PROFITS ET PERTES SUR REALISATION DE PLACEMENTS

NO.	COMPANY COMPAGNIE	REALIZED ON SALE OR MATURITY		ADJUSTMENT OF BOOK VALUES		NET GAIN (LOSS) PROFIT (PERTE) NETTE	
		REALISES A LA VENTE OU A L'ECHEANCE		REDRESSEMENT DE LA VALEUR COMPTABLE			
		GAINS PROFITS	LOSSES PERTES	WRITE-UPS MAJORATIONS	WRITE-DOWNS DIMINUTIONS		
		\$	\$	\$	\$	₪	
1	BANK OF MONTREAL MORTGAGE						
2	CANADA TRUSTCO MORTGAGE						
	BONDS-OBLIGATIONS.....	481				481	
	SHARES-ACTIONS.....	1,947	3,416		20,151	-21,620	
	MORTGAGES-PRETS HYPOTHECAIRES	1,654	408	22,113		23,359	
	REAL ESTATE-BIENS-FONDS.....	539	3,203		9,482	-12,146	
	OTHER-AUTRES.....	14,029	12,574	5,356		6,811	
	TOTAL-TOTAL.....	18,650	19,601	27,469	29,633	-3,115	
3	CENTRAL & GUARANTY MORT. CORP.						
	BONDS-OBLIGATIONS.....	32				32	
	SHARES-ACTIONS.....	1,357	108			1,249	
	MORTGAGES-PRETS HYPOTHECAIRES	30				30	
	TOTAL-TOTAL.....	1,419	108			1,311	
4	CIBC MORTGAGE						
	REAL ESTATE-BIENS-FONDS.....		390			-390	
	TOTAL-TOTAL.....		390			-390	
5	CITIBANK CANADA MORT. CORP						
6	EVANGELINE SAVINGS						
	MORTGAGES-PRETS HYPOTHECAIRES				4	-4	
	TOTAL-TOTAL.....				4	-4	
7	FIRST CITY MORTGAGE						
	SHARES-ACTIONS.....	6				6	
	TOTAL-TOTAL.....	6				6	
8	FOCUS NATIONAL MORT						
9	GRANVILLE SAVINGS						
	MORTGAGES-PRETS HYPOTHECAIRES		70		527	-597	
	REAL ESTATE-BIENS-FONDS.....		39		85	-124	
	OTHER-AUTRES.....		9			-9	
	TOTAL-TOTAL.....		118		612	-730	
10	GUARDCOR LOAN CO.						
11	HONGKONG BANK						
	MORTGAGES-PRETS HYPOTHECAIRES				15	-15	
	TOTAL-TOTAL.....				15	-15	
12	LAURENTIAN BANK OF CANADA						
13	LEAGUE SAVINGS						
	BONDS-OBLIGATIONS.....	2				2	
	TOTAL-TOTAL.....	2				2	
14	LLOYD'S BANK CAN. MTGE. CORP.						
	MORTGAGES-PRETS HYPOTHECAIRES				304	-304	
	TOTAL-TOTAL.....				304	-304	
15	MONTREAL TRUSTCO MORTGAGE						
	SHARES-ACTIONS.....	192				192	
	MORTGAGES-PRETS HYPOTHECAIRES	515				515	
	TOTAL-TOTAL.....	707				707	
16	MORGAN MORT. CORP						
17	MORGARD MORTGAGE						
	MORTGAGES-PRETS HYPOTHECAIRES	2,396				2,396	
	TOTAL-TOTAL.....	2,396				2,396	
18	NATIONAL BANK MORT. CORP						
	BONDS-OBLIGATIONS.....		208			-208	
	TOTAL-TOTAL.....		208			-208	

## 1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)

TABLE XXXV - GAINS AND LOSSES ON INVESTMENTS

TABLEAU XXXV - PROFITS ET PERTES SUR REALISATION DE PLACEMENTS

NO.	COMPANY COMPAGNIE	REALIZED ON SALE OR REALISES A LA VENTE OU A L'ECHEANCE		ADJUSTMENT OF BOOK VALUES REDRESSEMENT DE LA VALEUR COMPTABLE		NET GAIN (LOSS) PROFIT (PERTE) NETTE
		GAINS PROFITS	LOSSES PERTES	WRITE-UPS MAJORATIONS	WRITE-DOWNS DIMINUTIONS	
		\$	\$	\$	\$	\$
19	NATIONAL BANK OF GREECE					
20	PACIFIC SAVINGS AND MTGE					
21	ROYAL BANK MORTGAGE					
22	ROYAL TRUSTCO MORT.					
23	SCOTIA MORTGAGE CORP					
24	SECURITY HOME MTGE. INV. CORP.					
25	SEEL MORTGAGE					
	SHARES-ACTIONS.....	162	46	.....	.....	116
	TOTAL-TOTAL.....	162	46	.....	.....	116
26	SETTLERS SAVINGS					
	SHARES-ACTIONS.....	.....	18	.....	.....	-18
	MORTGAGES-PRETS HYPOTHECAIRES	1	.....	.....	410	-409
	OTHER-AUTRES.....	8	.....	.....	.....	8
	TOTAL-TOTAL.....	9	18	.....	410	-419
27	STANDARD LOAN COMPANY					
	SHARES-ACTIONS.....	21	.....	.....	.....	21
	TOTAL-TOTAL.....	21	.....	.....	.....	21
28	TD MORTGAGE					
	BONDS-OBLIGATIONS.....	895	82	.....	813	.....
	TOTAL-TOTAL.....	895	82	.....	813	.....
29	TD PACIFIC MORTGAGE CORP.					
30	VICTORIA AND GREY MTGE					
31	YARMOUTH BUILDING & LOAN					
	TOTAL, 1988					
	BONDS-OBLIGATIONS.....	1,410	290	.....	813	307
	SHARES-ACTIONS.....	3,685	3,588	.....	20,151	-20,054
	MORTGAGES-PRETS HYPOTHECAIRES	4,596	478	22,113	1,260	24,971
	REAL ESTATE-BIENS-FONDS.....	539	3,632	.....	9,557	-12,660
	OTHER-AUTRES.....	14,037	12,583	5,356	.....	6,810
	TOTAL-TOTAL.....	24,267	20,571	27,469	31,791	-626

PRINCE EDWARD ISLAND TRUST COMPANIES-COMPAGNIES DE FIDUCIE DE L'ILE-DU-PRINCE-EDOUARD  
 FINANCIAL SUMMARY-AT DECEMBER 31, 1988-DONNEES FINANCIERES-AU 31 DECEMBRE 1988  
 SCHEDULE 1-TABLEAU 1

SHAREHOLDER'S EQUITY					
COMPANY COMPAGNIE	AVOIR DES ACTIONNAIRES				RETAINED EARNINGS (DEFICIT)
	ASSETS ACTIF	LIABILITIES PASSIF	CAPITAL - CAPITAL	RESERVES - RESERVES	
	\$	\$	\$	\$	\$
BRITISH SWISS TRUST.....	5,232	5,816	100,000 .....		-100,584
CANADIAN NATIONAL TRUST.....	297,551	122,001	150,000 .....		25,550
CAVENDISH TRUST.....	21,055	2,550	500 .....	25,000	-6,995
CHARLOTTETOWN TRUST.....	79,828	2,402	66,800 .....	779	9,847
(1) EARNSCLIFFE TRUST LTD.....					
FIDELITY TRUST OF CANADA.....	4,347 .....		5,000 .....	5,151	-5,804
GULF TRUST CORP.....	10,594	3,815	5,000 .....		1,779
HERITAGE TRUST CO.....	50,089	4,576	25,125 .....	49,875	-29,487
INDUSTRIAL TRUST COMPANY.....	88,681	2,018	50,000 .....		36,663
INTERPROVINCIAL TRUST CO.....	35,940	21,797	75,000 .....		-60,857
(1) KING'S TRUST LTD.....					
(1) PAN-AMERICAN TRUST.....					
P.E.I. TRUST.....	374,821	5,380	125,000 .....		244,441
TOTAL - 1988.....	968,138	170,355	602,425 .....	80,805	114,553
TOTAL - 1987.....	1,239,364	379,641	572,400 .....	35,098	252,225

(1) STATEMENT NOT RECEIVED IN TIME FOR PUBLICATION.

(1) L'ETAT FINANCIER N'A PAS ETE RECU A TEMPS POUR LES FINS DE CETTE PUBLICATION.

PRINCE EDWARD ISLAND TRUST COMPANIES-COMPAGNIES DE FIDUCIE DE L'ILE-DU-PRINCE-EDOUARD  
 FINANCIAL SUMMARY-AT DECEMBER 31, 1988-DONNEES FINANCIERES-AU 31 DECEMBRE 1988  
 SCHEDULE 2-TABLEAU 2

COMPANY - COMPAGNIE	INCOME - REVENU	EXPENSES - DEPENSES	CAPITAL PROFIT (LOSS)		NET PROFIT (LOSS) - BENEFICE NET (PERTE)	E.T.A. FUND - FONDS SOUS GESTION
			GAINS EN CAPITAL (PERTES)	BENEFICES (PERTE) AVANT IMPOTS SUR LE REVENU		
	\$	\$	\$	\$	\$	\$
BRITISH SWISS TRUST.....		2,154		-2,154	-2,154	.....
CANADIAN NATIONAL TRUST.....	1,249,000	1,337,078	-48,677	-136,755	-94,808	358,724,643
CAVENDISH TRUST.....	3,571	3,700		-129	-129	.....
CHARLOTTETOWN TRUST.....	19,353	13,620		5,733	4,400	5,809,541
(1) EARNSCLIFFE TRUST LTD.....						.....
FIDELITY TRUST OF CANADA.....	201	746		-545	-1,145	181,213
GULF TRUST CORP.....	1,004	1,599	-230	-825	-825	.....
HERITAGE TRUST CO.....	6,252	11,039		-4,787	-4,787	.....
INDUSTRIAL TRUST CO.....	7,001	2,172		4,829	2,383	.....
INTERPROVINCIAL TRUST CO.....		13,373		-13,373	-13,373	.....
(1) KING'S TRUST LTD.....						.....
PAN-AMERICAN TRUST.....						.....
P.E.I. TRUST.....	8,555	2,270		6,285	6,285	.....
TOTAL - 1988.....	1,294,937	1,387,751	-48,907	-141,721	-104,153	364,715,397
TOTAL - 1987.....	1,387,337	1,459,336	111,407	39,408	48,144	439,338,647

(1) STATEMENT NOT RECEIVED IN TIME FOR PUBLICATION.

(1) L'ETAT FINANCIER N'A PAS ETE RECU A TEMPS POUR LES FINS DE CETTE PUBLICATION.





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**INDUSTRY OVERVIEW**

**SURVOL DU SECTEUR**



## **Cooperative Credit Associations Industry Overview**

At December 31, 1988 there were seven associations that had been granted certificates under the Cooperative Credit Associations Act. This list comprises the federally incorporated association — Canadian Co-operative Credit Society Limited — and the six provincial Cooperative credit associations that are members of the federal association:

B.C. Central Credit Union  
Co-operative Credit Society of Manitoba Limited  
Credit Union Federation of Alberta Limited  
Nova Scotia Credit Union League Limited  
Ontario Credit Union League Limited  
Saskatchewan Co-operative Credit Society Limited

The primary function of the Canadian Co-operative Credit Society Limited (CCCS) is to manage liquidity in the credit union system and provide liquidity to central credit unions to ensure that credit unions meet their cash requirements. CCCS, as a direct clearer, is the system's link to the Canadian Payments Association (CPA) and the Bank of Canada. As well, CCCS is the national trade association for credit unions affiliated with member Centrals and is responsible for the development of national products and services as assigned by the Centrals.

The membership of the CCCS consists of eight provincial cooperative associations, 12 financial cooperatives, and five international financial cooperatives. The eight provincial cooperative credit associations hold 98% of the equity of CCCS.

## **Survol du secteur des associations coopératives de crédit**

Au 31 décembre 1988, sept associations coopératives de crédit recevaient un certificat aux termes de la loi sur les associations coopératives de crédit. Les sept associations comprennent la Société Canadienne de Crédit Coopératif Limitée qui est constituée en vertu d'une loi fédérale ainsi que six associations coopératives de crédit provinciales qui en sont membres :

B.C. Central Credit Union  
Co-operative Credit Society of Manitoba Limited  
Credit Union Federation of Alberta Limited  
Nova Scotia Credit Union League Limited  
Ontario Credit Union League Limited  
Saskatchewan Co-operative Credit Society Limited

La principale fonction de la Société canadienne de crédit coopératif Limitée (SCCC) consiste à gérer les liquidités de l'ensemble des coopératives de crédit et à fournir des liquidités aux centrales de coopératives de crédit de manière à ce que les coopératives satisfassent aux exigences en matière d'encaisse. À titre d'organisme de compensation, la SCCC représente le lien entre les associations coopératives de crédit et l'Association canadienne des paiements (ACP) et la Banque du Canada. De même, la SCCC représente, à l'échelle nationale, les coopératives de crédit affiliées aux centrales membres et elle s'occupe, à la demande de ces dernières, de l'élaboration de produits et de services nationaux.

La Société canadienne de crédit coopératif Limitée se compose de huit associations coopératives de crédit provinciales, de 12 coopératives financières et de cinq coopératives financières internationales. Les huit associations coopératives de crédit provinciales détiennent 98 p. 100 de l'avoir de la Société canadienne de crédit coopératif Limitée.

Summary financial data for the seven cooperative credit associations are shown below.

	Canadian Cooperative Credit Society Limited		Member Provincial Credit Associations	
	1988	1987	1988	1987
\$ THOUSANDS				
Loans to members	\$163,874	\$256,380	\$ 471,401	\$ 584,025
Cash and term deposits	252,095	228,545	1,748,449	1,507,855
Corporate notes of one year or less	331,864	258,845	1,162,650	678,288
Bonds	151,472	157,314	695,814	726,192
Total Assets (Book value)	932,014	980,914	4,594,865	4,025,054
Deposits by members	369,449	338,411	4,025,823	3,425,482
Deposits by governments	433,732	380,550	0	0
Other borrowed money	32,392	168,594	104,640	171,796
Total liabilities	850,819	896,479	4,230,679	3,681,800
Members' equity	81,195	84,435	364,186	343,254
Net earnings	(2,778)	(28,147)	36,554	31,535

Les données financières concernant les sept associations coopératives de crédit sont résumées ci-après.

	Société Canadienne de Crédit Coopératif Lté		Associations provinciales membres	
	1988	1987	1988	1987
Prêts consentis aux membres	\$163,874	\$256,380	\$ 471,401	\$ 584,025
Espèces et dépôts à terme	252,095	228,545	1,748,449	1,507,855
Billets de commerce de sociétés d'une année ou moins	331,864	258,845	1,162,650	678,288
Obligations	151,472	157,314	695,814	726,192
Actif total (valeur comptable)	932,014	980,914	4,594,865	4,025,054
Dépôts des membres	369,449	338,411	4,025,823	3,425,482
Dépôts du gouvernement	433,732	380,550	0	0
Autres emprunts	32,392	168,594	104,640	171,796
Passif total	850,819	896,479	4,230,679	3,681,800
Avoirs des membres	81,195	84,435	364,186	343,254
Bénéfices nets	(2,778)	(28,147)	36,554	31,535

**ABSTRACT OF STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1988  
COOPERATIVE CREDIT ASSOCIATIONS TO WHICH CERTIFICATES  
HAVE BEEN GRANTED UNDER THE COOPERATIVE CREDIT  
ASSOCIATIONS ACT**

**PRÉCIS DES ÉTATS DE L'ANNÉE CLOSE LE 31 DÉCEMBRE 1988  
ASSOCIATIONS COOPÉRATIVES DE CRÉDIT AUXQUELLES UN  
CERTIFICAT A ÉTÉ DÉLIVRÉ EN VERTU DE LA LOI SUR  
LES ASSOCIATIONS COOPÉRATIVES DE CRÉDIT**





TABLE I - ASSETS (BOOK VALUE) ('000)

NO.	ASSOCIATION	LOANS TO MEMBERS (LESS PROVI- SION FOR LOANS IN DEFAULT)	CASH	TREASURY BILLS AND - SHORT TERM	BONDS	SHARES
NO.	ASSOCIATION	PRETS AUX MEMBRES (MOINS PROVI- SION POUR PRETS EN SOUFRANCE)	ENCASSE	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS
1	CAN. COOPERATIVE CREDIT SOC...	163,874	36,699	215,396	483,336	1,275
2	B.C. CENTRAL CREDIT UNION....	130,239	17,059	452,818	617,425	27,673
3	COOP. CREDIT SOC. OF MAN....	32,167	30,430	147,148	211,500	10,396
4	CREDIT UNION FED. OF ALBERTA..	81,652	9,629	84,622	214,131	11,227
5	NOVA SCOTIA CRED. UNION LEAGUE	16,391	6,751	33,756	4,657	1,733
6	ONTARIO CREDIT UNION LEAGUE...	56,516	10,346	149,542	550,857	25,866
7	SASK. COOP. CREDIT SOCIETY....	154,436	6,569	799,779	259,894	41,962
	TOTAL, 1988.....	635,275	117,483	1,883,061	2,341,800	120,132
	TOTAL, 1987.....	840,405	145,046	1,591,354	1,820,639	121,695

TABLE II - LIABILITIES AND MEMBERS' EQUITY ('000)

NO.	ASSOCIATION	DEPOSITS-DEPOTS	OTHER BORROWED MONEY	BANK LOANS AND BANK OVERDRAFTS	INTEREST DUE AND ACCRUED ON DEPOSITS,	EXPENSES DUE AND ACCRUED AND OTHER	PROVISION FOR INTEREST ON SHARE CAPITAL	
NO.	ASSOCIATION	A DEMANDE	A TERME	AUTRES EMPRUNTS	PRETS BANCAIRES ET DECOUVERTS DE BANQUE	INTERETS COURUS ET A PAYER SUR DEPOTS EMPRUNTS ET PRETS BANCAIRES	FRAIS COURUS ET A PAYER ET AUTRE PASSIF	PROVISION POUR INTERETS SUR CAPITAL
1	CAN. COOPERATIVE CREDIT SOC...	391,845	411,336	8,289	24,103	4,868	731	.....
2	B.C. CENTRAL CREDIT UNION....	683,917	471,739	68,053	.....	24,127	2,109	3,036
3	COOP. CREDIT SOC. OF MAN....	275,790	131,321	.....	.....	9,735	1,858	.....
4	CREDIT UNION FED. OF ALBERTA..	20,446	313,308	.....	.....	7,341	2,406	...
5	NOVA SCOTIA CRED. UNION LEAGUE	23,650	36,517	.....	2,200	835	228	.....
6	ONTARIO CREDIT UNION LEAGUE...	76,153	745,538	.....	.....	5,142	1,553	.....
7	SASK. COOP. CREDIT SOCIETY....	516,885	730,559	.....	34,387	16,255	3,299	8,889
	TOTAL, 1988.....	1,988,686	2,840,318	76,342	60,690	68,303	12,184	11,925
	TOTAL, 1987.....	1,578,129	2,566,314	163,555	176,835	48,535	20,064	11,965

TABLE III - STATEMENT OF INCOME AND EXPENSES ('000)

INCOME-REVENU						
NO.	ASSOCIATION	LOANS	INVESTMENTS	OTHER INCOME	TOTAL	INTEREST
NO.	ASSOCIATION	PRETS	PLACEMENTS	AUTRES REVENUS	TOTAL	INTERETS
1	CAN. COOPERATIVE CREDIT SOC...	17,481	50,166	442	68,089	60,970
2	B.C. CENTRAL CREDIT UNION....	17,339	91,545	11,890	120,774	98,290
3	COOP. CREDIT SOC. OF MAN....	3,867	33,674	9,128	46,669	32,260
4	CREDIT UNION FED. OF ALBERTA..	12,109	20,956	13,957	47,022	25,184
5	NOVA SCOTIA CRED. UNION LEAGUE	1,911	3,677	7,175	12,763	4,338
6	ONTARIO CREDIT UNION LEAGUE...	13,108	58,793	14,785	86,686	64,741
7	SASK. COOP. CREDIT SOCIETY....	18,603	103,053	19,849	141,505	105,360
	TOTAL, 1988.....	84,418	361,864	77,226	523,508	391,143
	TOTAL, 1987.....	73,281	349,263	72,690	495,234	369,035

TABLEAU I - ACTIF (VALEUR COMPTABLE) ('000)

NO.	MORTGAGES	INVESTMENTS		INVESTMENT			TOTAL	ASSETS NOT ADMITTED	TOTAL ASSETS
		REAL ESTATE	IN SUBSIDIARIES	INCOME DUE AND ACCURRED	OTHER ASSETS				
NO.	PRETS HYPOTHECAIRES	IMMEUBLES	PLACEMENT DANS LES FILIALES	REVENU DE PLACEMENT COURU ET A RECEVOIR	AUTRES ACTIFS	TOTAL	ACTIF NON ADMIS	TOTAL DES ACTIFS	
1		\$ 24,999		\$ 5,156	\$ 1,448	\$ 932,183	\$ 169	\$ 932,014	
2	9,131	12,635	44,898	34,635	3,009	1,349,522	2,566	1,346,956	
3	5,757		1,237	6,125	5,972	450,732	3,115	447,617	
4	396		5,724	270	3,720	3,127	414,498	2,455	412,043
5	2,176	1,209	3,603	674	2,780	73,730	365	73,365	
6			13,990	9,994	56,184	873,295	2,292	871,003	
7	53,261	24,021	64,911	23,486	8,589	1,446,908	3,027	1,443,881	
	80,721	68,588	128,909	83,790	81,109	5,540,868	13,989	5,526,879	
	84,189	66,572	161,546	71,543	120,465	5,023,454	17,486	5,005,968	

TABLEAU II - PASSIF ET AVOIR DES MEMBRES ('000)

NO.	PROVISION FOR DEFICIENCY OF STATUTORY		RESERVES - RESERVES				TOTAL LIABILITIES AND MEMBERS' EQUITY	
	DEFERRED TAXES	TOTAL	CAPITAL	GARANTIE	GENERAL	SURPLUS	TOTAL	MEMBERS' EQUITY
NO.	PROVISION POUR INSUFFISANCE DES VALEURS STATUTAIRES	IMPOTS SUR LE REVENU REPORTES	TOTAL	CAPITAL	GARANTIE	GENERALE	BENEFICES NON REPARTIS	TOTAL DU PASSIF ET DES AVOIRS DES MEMBRES
1	9,647	.....	850,819	116,024	.....	-9,547	-25,182	81,195
2	7,674	1,925	1,262,580	75,509	.....	.....	8,767	84,376
3	1,436	.....	420,140	31,311	.....	.....	-3,834	27,477
4	.....	.....	343,501	61,152	.....	9,845	-2,455	68,542
5	110	17	63,557	7,898	.....	2,364	-454	9,808
6	.....	.....	828,386	52,425	.....	.....	-9,808	73,385
7	656	1,585	1,312,515	91,283	3,399	36,684	.....	131,366
	19,523	3,527	5,081,498	435,702	3,399	39,246	-32,866	445,381
	9,082	3,800	4,578,279	425,731	3,399	37,700	-39,141	427,589
								5,526,879 5,005,968

TABLEAU III - ETAT DES REVENUS ET DEPENSES ('000)

STATEMENT OF REVENUE AND EXPENSES - 1967														
EXPENSES-DEPENSES					EARNINGS									
SALARIES AND STAFF		BENEFITS		OTHER	DEPRE- CIATION		TOTAL	BEFORE GAINS OR LOSSES ON INVESTMENTS		NET GAIN (LOSS) ON INVESTMENTS		EARNINGS		
NO.	-	-	-	-	-	-	-	AND LOANS	-	AND LOANS	-	BEFORE TAXES	INCOME TAXES	NET EARNINGS
NO.	TRAITEMENTS ET AVANTAGES SOCIAUX	AUTRES	AMOR- TISSEMENT				TOTAL	REVENU AVANT PROFIT OU PERTE SUR REALI- SATION DE PLACEMENTS ET PRETS	PROFIT (PERTE) SUR REALISATION DE PLACEMENTS ET PRETS	REVENU AVANT IMPOTS	IMPOTS SUR LE REVENU	REVENU NET		
1	1,647	1,500	105	64,222	3,867	-6,645	-	-2,778	-	-	-	-2,778		
2	5,424	7,229	793	111,736	9,038	-508	-	8,530	-	1,004	-	7,526		
3	3,982	6,419	1,210	43,871	2,798	-401	-	2,397	-	312	-	2,085		
4	5,536	7,703	1,075	39,498	7,524	-592	-	6,932	-	484	-	6,448		
5	1,372	5,829	104	11,643	1,120	1	-	1,121	-	192	-	929		
6	6,322	8,295	849	80,207	6,479	31	-	6,510	-	-	-	6,510		
7	9,986	7,989	866	124,201	17,304	-3,635	-	13,669	-	613	-	13,056		
	34,269	44,964	5,002	475,378	48,130	-11,749	-	36,381	-	2,605	-	33,776		
	31,600	42,248	5,279	448,162	47,072	-42,213	-	4,859	-	1,471	-	3,388		

1988 - COOPERATIVE CREDIT ASSOCIATIONS

TABLE IV - STATEMENT OF SURPLUS ('000)

NO.	ASSOCIATION	ADD-AJOUTER			INTEREST ON SHARE CAPITAL AND DIVIDENDS TO MEMBERS
		BALANCE AT BEGINNING OF YEAR	NET EARNINGS	OTHER	
NO.	ASSOCIATION	SOLDE AU DEBUT DE L'ANNEE	REVENU NET	AUTRES	INTERETS SUR CAPITAL- ACTIONS ET DIVIDENDES AUX MEMBRES
1	CAN. COOPERATIVE CREDIT SOC...	-25,603	-2,778	.....	.....
2	B.C. CENTRAL CREDIT UNION....	10,375	7,526	.....	3,036
3	COOP. CREDIT SOC. OF MAN....	-3,412	2,085	.....	1,563
4	CREDIT UNION FED. OF ALBERTA..	-2,346	6,448	.....	5,232
5	NOVA SCOTIA CRED. UNION LEAGUE	-467	929	.....	391
6	ONTARIO CREDIT UNION LEAGUE...	-16,559	6,510	.....	.....
7	SASK. COOP. CREDIT SOCIETY....	.....	13,056	.....	8,889
TOTAL, 1988.....	.....	-38,012	33,776	.....	19,111
TOTAL, 1987.....	.....	-26,081	3,388	-1	18,202

TABLE V - STATEMENT OF RESERVES ('000)

NO.	ASSOCIATION	GUARANTEE FUND-FONDS DE GARANTIE			BALANCE AT END OF YEAR
		BALANCE AT BEGINNING OF YEAR	TRANSFER FROM SURPLUS	OTHER	
NO.	ASSOCIATION	SOLDE AU DEBUT DE L'ANNEE	VIRE DU COMpte DES BENEFICES NON REPARTIS	AUTRES	SOLDE EN FIN D'ANNEE
1	CAN. COOPERATIVE CREDIT SOC..	.....	.....	.....	.....
2	B.C. CENTRAL CREDIT UNION....	.....	.....	.....	.....
3	COOP. CREDIT SOC. OF MAN....	.....	.....	.....	.....
4	CREDIT UNION FED. OF ALBERTA..	.....	.....	.....	.....
5	NOVA SCOTIA CRED. UNION LEAGUE	.....	.....	.....	.....
6	ONTARIO CREDIT UNION LEAGUE...	.....	.....	.....	.....
7	SASK. COOP. CREDIT SOCIETY....	3,399	.....	.....	3,399
TOTAL, 1988.....	.....	3,399	.....	.....	3,399
TOTAL, 1987.....	.....	4,899	-1,500	.....	3,399

TABLE VI - SUMMARY OF LOANS AND DEPOSITS AND OTHER BORROWED MONEY BY TERM ('000)

NO.	ASSOCIATION	LOANS-PRETS				TOTAL
		DEMAND	LESS THAN 100 DAYS	100 DAYS - 365 DAYS	MORE THAN ONE YEAR	
NO.	ASSOCIATION	A DEMANDE	MOINS DE 100 JOURS	100 JOURS - 365 JOURS	PLUS D'UN AN	TOTAL
1	CAN. COOPERATIVE CREDIT SOC...	37,764	25,000	7,900	93,210	163,874
2	B.C. CENTRAL CREDIT UNION....	64,024	7,590	135	58,490	130,239
3	COOP. CREDIT SOC. OF MAN....	8,372	.....	.....	23,795	32,157
4	CREDIT UNION FED. OF ALBERTA..	81,652	.....	.....	.....	81,652
5	NOVA SCOTIA CRED. UNION LEAGUE	12,705	.....	686	3,000	16,391
6	ONTARIO CREDIT UNION LEAGUE...	56,049	.....	450	17	56,516
7	SASK. COOP. CREDIT SOCIETY....	27,188	22,995	80,279	23,974	154,435
TOTAL, 1988.....	.....	287,754	55,585	89,450	202,486	635,275
TOTAL, 1987.....	.....	401,610	188,118	94,569	156,108	840,405

TABLEAU IV - ETAT DES BENEFICES NON REPARTIS ('000)

NO.	FONDS GARANTI	GENERAL RESERVES GENERALES	INVESTMENT RESERVES PLACEMENTS	DEDUCT-MOINS			BALANCE AT END OF YEAR		
				GUARANTEE FUND	STATUTORY RESERVES	PROVISION FOR DEFICIENCY OF INSUFFISANCE DES VALEURS STATUTAIRES	ASSETS NOT ADMITTED	OTHER	SOLDE EN FIN D'ANNEE
1							\$ -3,199		\$ -25,182
2							-289		8,767
3							498		-3,834
4							109		-2,455
5							32	245	-454
6							-1	-240	-9,808
7							-27	-420	
							6,780		-32,966
							-3,509	245	
							-904	71	-39,141

TABLEAU V - ETAT DES RESERVES ('000)

NO.	GENERAL RESERVE-RESERVE GENERALE			INVESTMENT RESERVE-RESERVE DE PLACEMENTS			
	BALANCE AT BEGINNING OF YEAR	TRANSFER FROM SURPLUS	OTHER	BALANCE AT END OF YEAR	BALANCE AT BEGINNING OF YEAR	TRANSFER FROM SURPLUS	OTHER
NO.	SOLDE AU DEBUT DE L'ANNEE	VIRE DU COMPTE DE BENEFICES NON REPARTIS	AUTRES	SOLDE EN FIN D'ANNEE	SOLDE AU DEBUT DE L'ANNEE	VIRE DU COMPTE DE BENEFICES NON REPARTIS	SOLDE EN FIN D'ANNEE
1							
2							
3							
4	8,629	1,216		9,845			
5	1,846	273	245	2,364			
6							
7	32,070	4,614		36,684			
	42,545	6,103	245	48,893	-5,986		
	45,218	-1,686	-5,832	37,700			

TABLEAU VI - RESUME DES PRETS, DEPOTS ET AUTRES EMPRUNTS A TERME ('000)

DEPOSITS AND OTHER BORROWED MONEY-DEPOTS ET AUTRES EMPRUNTS						
TERM-A TERMÉ						
NO.	DEMAND	LESS THAN	100 DAYS -	MORE THAN	TOTAL	
		100 DAYS	365 DAYS	ONE YEAR		
NO.	A DEMANDE	MOINS DE 100 JOURS	100 JOURS - 365 JOURS	PLUS D'UN AN	TOTAL	
1	391,845	395,297	8,000	16,328	811,470	
2	683,917	411,592	109,559	18,641	1,223,709	
3	275,790	85,430		45,891	407,111	
4	20,445	114,513	198,795		333,754	
5	23,650	19,938	16,517	62	60,167	
6	76,153	415,469	52,661	277,408	821,691	
7	516,885	353,163	268,025	109,371	1,247,444	
	1,988,586	1,795,402	653,557	467,701	4,905,346	
	1,578,129	1,756,587	484,139	489,143	4,307,998	

## 1988 - COOPERATIVE CREDIT ASSOCIATIONS

TABLE VII - SUMMARY OF SECURITIES - PART I ('000)

		DEMAND AND TERM DEPOSITS (ONE YEAR OR LESS)			
		DEPOTS A DEMANDE ET A TERME (D'UN AN OU MOINS)			
NO.	ASSOCIATION	TREASURY BILLS (FEDERAL AND TRUST OR LOAN PROVINCIAL)	IN COMPANIES	IN ASSOCIATIONS	TOTAL
		BONS DU TRESOR (FEDERAL ET PROVINCIAUX)	MAINTENUS AUPRES DES BANQUES, DES COMPAGNIES DE FIDUCIE OU DE PRET	DANS LES ASSOCIATIONS	
		\$	\$	\$	\$
1	B.C. CENTRAL CREDIT UNION				
	(2) B.V.-V.C.....	60,474	296,712	95,632	452,818
	(2) M.S.V.-V.M.S.....	60,474	296,712	95,632	452,818
2	CAN. COOPERATIVE CREDIT SOC.				
	(2) B.V.-V.C.....	185,196	30,000	200	215,396
	(2) M.S.V.-V.M.S.....	185,196	30,000	200	215,396
3	COOP. CREDIT SOC. OF MAN.				
	(2) B.V.-V.C.....	31,189	80,063	35,896	147,148
	(2) M.S.V.-V.M.S.....	31,189	80,063	35,896	147,148
4	CREDIT UNION FED. OF ALBERTA				
	(2) B.V.-V.C.....	41,522	5,000	38,100	84,622
	(2) M.S.V.-V.M.S.....	41,522	5,000	38,100	84,622
5	NOVA SCOTIA CRED. UNION LEAGUE				
	(2) B.V.-V.C.....		5,956	27,800	33,756
	(2) M.S.V.-V.M.S.....		5,956	27,800	33,756
6	ONTARIO CREDIT UNION LEAGUE				
	(2) B.V.-V.C.....	89,842	5,700	54,000	149,542
	(2) M.S.V.-V.M.S.....	89,842	5,700	54,000	149,542
7	SASK. COOP. CREDIT SOCIETY				
	(2) B.V.-V.C.....	741,979		57,800	799,779
	(2) M.S.V.-V.M.S.....	741,979		57,800	799,779
	TOTAL, 1988				
	(2) B.V.-V.C.....	1,150,202	423,431	309,428	1,883,061
	(2) M.S.V.-V.M.S.....	1,150,202	423,431	309,428	1,883,061

(1) FOR FEDERAL AND PROVINCIAL BONDS, MAXIMUM STATUTORY VALUE IS EQUAL TO BOOK VALUE; FOR ALL OTHER SECURITIES MAXIMUM STATUTORY VALUE IS EQUAL TO MARKET VALUE.

(2) BECAUSE OF SPACE LIMITATIONS THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE. M.S.V.-V.M.S., MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.

## TABLEAU VII - SOMMAIRE DES TITRES DETENUS - PARTIE I ('000)

## BONDS - OBLIGATIONS

NO.	CANADIAN - CANADIENNES						FOREIGN - ETRANGERS		TOTAL TOTAL
	FEDERAL NO.	PROVINCIAL DE MUNICIPALITE, D'ADMINISTRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES	MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL	CORPORATE NOTES (ONE YEAR OR LESS)	ALL OTHERS - AUTRES		CORPORATE COMPAGNIES	COOPERATIVES	
			(1)	(1)	\$	\$		\$	
1	89,428	34,752	.....	259,080	233,457	708	.....	617,425	
	89,428	34,752	.....	259,080	226,141	707	.....	610,108	
2		8,354	.....	331,864	134,720	8,398	.....	483,336	
		8,354	.....	331,807	125,130	8,398	.....	473,689	
3	3,313	5,574	74	146,290	52,325	3,924	.....	211,500	
	3,313	5,574	75	146,290	50,923	3,889	.....	210,064	
4		3,929	.....	208,402	.....	1,800	.....	214,131	
		3,929	.....	208,402	.....	1,800	.....	214,131	
5	1,154	3,276	7	20	.....	200	.....	4,657	
	1,154	3,276	7	19	.....	200	.....	4,656	
6		999	.....	548,858	.....	1,000	.....	550,857	
		999	.....	548,858	.....	1,000	.....	550,357	
7	28,654	11,764	8,105	.....	188,610	22,761	.....	259,894	
	28,654	11,764	8,105	.....	188,184	22,682	.....	259,389	
	122,549	68,648	8,185	1,494,514	609,112	38,791	.....	2,341,800	
	122,549	68,648	8,187	1,494,456	590,378	38,676	.....	2,322,894	

(1) LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR COMPTABLE POUR LES OBLIGATIONS FEDERALES ET PROVINCIALES POUR TOUTS LES AUTRES TITRES LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHE

(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

## 1988 - COOPERATIVE CREDIT ASSOCIATIONS

TABLE VIII - SUMMARY OF SECURITIES - PART II ('000)

NO.	ASSOCIATION	CANADIAN SHARES-ACTIONS CANADIENNES			
		PREFERRED-PRIVILEGEES		COMMON-ORDINAIRES	
		COOPERATIVE COOPERATIVES	OTHER AUTRES	COOPERATIVE COOPERATIVES	OTHER AUTRES
		\$	\$	\$	\$
1	B.C. CENTRAL CREDIT UNION				
(2)	B.V.-V.C.	508		27,162	
(2)	M.S.V.-V.M.S.	508		26,805	
2	CAN. COOPERATIVE CREDIT SOC.			1,163	
(2)	B.V.-V.C.			1,163	
3	COOP. CREDIT SOC. OF MAN.				
(2)	B.V.-V.C.	329		10,067	
(2)	M.S.V.-V.M.S.	329		10,067	
4	CREDIT UNION FED. OF ALBERTA				
(2)	B.V.-V.C.	352		10,875	
(2)	M.S.V.-V.M.S.	352		10,875	
5	NOVA SCOTIA CRED. UNION LEAGUE				
(2)	B.V.-V.C.	366		1,342	25
(2)	M.S.V.-V.M.S.	366		1,121	137
6	ONTARIO CREDIT UNION LEAGUE				
(2)	B.V.-V.C.	213		25,653	
(2)	M.S.V.-V.M.S.	213		25,653	
7	SASK. COOP. CREDIT SOCIETY				
(2)	B.V.-V.C.	6,632	100	34,444	786
(2)	M.S.V.-V.M.S.	6,632	88	34,463	628
TOTAL, 1988					
(2)	B.V.-V.C.	8,400	100	110,706	811
(2)	M.S.V.-V.M.S.	8,400	88	110,147	755

(2) BECAUSE OF SPACE LIMITATIONS, THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE, M.S.V.-V.M.S., MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE

## TABLEAU VIII - SOMMAIRE DES TITRES DETENUS - PARTIE II ('000)

## FOREIGN SHARES-ACTIONS ETRANGERES

NO.	PREFERRED-PRIVILEGIES		COMMON-ORDINAIRES		TOTAL SHARES DES ACTIONS
	COOPERATIVE	OTHER	COOPERATIVE	OTHER	
	COOPERATIVES	AUTRES	COOPERATIVES	AUTRES	
	\$	\$	\$	\$	\$
1				3	27,673
				3	27,316
2		112			1,275
		112			1,275
3					10,396
					10,396
4					11,227
					11,227
5					1,733
					1,624
6					25,866
					25,866
7					41,962
					41,811
		112		3	120,132
		112		3	119,515

(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUAIRE-MAXIMUM STATUTORY VALUE.

TABLE IX - INVESTMENT INCOME DUE AND ACCRUED AND  
INTEREST EXPENSE DUE AND ACCRUED ('000)

INVESTMENT INCOME DUE AND ACCRUED							
REVENU DE PLACEMENTS A RECEVOIR							
NO.	ASSOCIATION	LOANS		BONDS		SHARES MORTGAGES	
		PRETS	BONS DU TRESOR	OBLIGATIONS	-	ACTIONS PRETS	HYPOTHECAIRES
		\$	\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	1,530	16	3,485	.....	.....	.....
2	B.C. CENTRAL CREDIT UNION....	1,793	8,779	23,957	.....	.....	96
3	COOP. CREDIT SOC. OF MAN....	181	2,210	3,559	.....	18	47
4	CREDIT UNION FED. OF ALBERTA..	73	1,152	2,452	.....	.....	.....
5	NOVA SCOTIA CRED. UNION LEAGUE	159	346	104	.....	20	20
6	ONTARIO CREDIT UNION LEAGUE...	566	9,399	29	.....	.....	.....
7	SASK. COOP. CREDIT SOCIETY....	1,116	14,494	6,221	.....	18	1,627
TOTAL, 1988.....		5,418	36,396	39,917	.....	56	1,790
TOTAL, 1987.....		5,315	31,372	31,993	.....	54	1,608

TABLE X - INVESTMENT INCOME EARNED AND INTEREST INCURRED ('000)

INVESTMENT INCOME EARNED							
REVENU DE PLACEMENTS							
NO.	ASSOCIATION	CASH		BONDS		SHARES MORTGAGES	
		ENCAISSE	BONS DU TRESOR	OBLIGATIONS	-	ACTIONS PRETS	REAL ESTATE IMMEUBLES
		\$	\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	.....	12,907	34,320	.....	.....	47
2	B.C. CENTRAL CREDIT UNION....	140	12,848	77,438	44	1,063	.....
3	COOP. CREDIT SOC. OF MAN....	1,669	25,333	5,542	26	835	.....
4	CREDIT UNION FED. OF ALBERTA..	275	20,305	63	.....	.....	313
5	NOVA SCOTIA CRED. UNION LEAGUE	99	2,951	481	36	.....	85
6	ONTARIO CREDIT UNION LEAGUE...	.....	53,669	93	31	.....	.....
7	SASK. COOP. CREDIT SOCIETY....	.....	79,304	14,455	1,571	7,611	.....
TOTAL, 1988.....		2,183	212,317	132,392	1,708	9,556	1,310
TOTAL, 1987.....		1,812	195,148	134,774	938	10,488	1,347

TABLE XI - OTHER INCOME ('000)

DEPOSIT AND LOAN DEPARTMENT-SERVICE DES DEPOTS ET DES PRETS							
NO.	ASSOCIATION	CLEARING CHARGES		SERVICE CHARGES		FEES AND COMMISSIONS	
		FRAIS DE COMPENSATION	FRAIS DE GESTION	HONORAIRES ET	AUTRES	OTHER	TOTAL
		\$	\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	.....	.....	.....	.....	.....	.....
2	B.C. CENTRAL CREDIT UNION....	5,064	.....	580	913	.....	6,537
3	COOP. CREDIT SOC. OF MAN....	2,808	143	855	.....	.....	3,805
4	CREDIT UNION FED. OF ALBERTA..	3,175	1,078	493	14	.....	4,760
5	NOVA SCOTIA CRED. UNION LEAGUE	162	819	65	12	.....	1,058
6	ONTARIO CREDIT UNION LEAGUE...	3,903	2,586	693	1,647	.....	8,929
7	SASK. COOP. CREDIT SOCIETY....	3,995	3,257	4,064	452	.....	11,768
TOTAL, 1988.....		19,107	7,983	6,730	3,038	.....	36,858
TOTAL, 1987.....		17,998	7,454	5,939	3,173	.....	34,564

TABLEAU IX - REVENU DE PLACEMENTS A RECEVOIR ET  
INTERETS ECHUS ET COURUS ('000)

INTEREST EXPENSE DUE AND ACCRUED										
INTERETS ECHUS ET COURUS										
NO.	SUBSIDIARIES		OTHER	TOTAL	DEPOSITS-DEPOTS		OTHER BORROWED MONEY		BANK LOANS	TOTAL
	FILIALES	AUTRES			A DEMANDE	TERM	AUTRES EMPRUNTS	EMPRUNTS BANCAIRES		
1		\$ 125		\$ 5,156	\$ 3,916	\$ 871	\$ 65	\$ 16	\$ 4,868	
2				34,635	12,592	8,857	2,678		24,127	
3		10		6,125	3,574	6,161			9,735	
4		43		3,720		7,341			7,341	
5		25		674		833		2	835	
6				9,994		5,142			5,142	
7			10	23,486		16,229	5	21	16,255	
		25	188	83,790	20,082	45,434	2,748	39	68,303	
		1,040	161	71,543	9,598	37,410	1,516	11	48,535	

TABLEAU X - REVENU DE PLACEMENTS ET INTERET ENGAGE ('000)

INTEREST INCURRED											
INTERET ENGAGE											
NO.	SUBSIDIARIES		OTHER	TOTAL	DEPOSITS-DEPOTS		OTHER BORROWED MONEY		BANK LOANS	OTHER	TOTAL
	FILIALES	AUTRES			A DEMANDE	TERM	AUTRES EMPRUNTS	EMPRUNTS BANCAIRES			
1		\$ 1,980		\$ 50,166	\$ 30,884	\$ 25,335	\$ 1,495	\$ 3,256		\$ 60,370	
2		12		91,545	986	86,754	10,442	108		98,290	
3		56	213	33,674	20,889	11,371				32,260	
4				20,956	808	24,244				25,184	
5		25		3,677	810	3,446	10	72		4,338	
6				58,793	3,564	58,436	2,741			64,741	
7			112	103,053	38,435	65,003	6	1,916		105,360	
		2,073	325	361,864	96,376	274,589	14,694	5,484		391,143	
		4,288	468	349,263	85,670	253,385	23,514	6,466		369,035	

TABLEAU XI - AUTRES REVENUS ('000)

OTHER DEPARTMENTS-AUTRES SERVICES					
INCOME FROM PRINTING AND SUPPLIES		OTHER	TOTAL	GRAND TOTAL	
NO.	DUES			TOTAL	GLOBAL
NO.	COTISATIONS	REVENU- IMPRIMERIE ET APPROVISION- EMENTS	AUTRES	TOTAL	TOTAL GLOBAL
1		\$ 31	\$ 411	\$ 442	\$ 442
2	1,146		4,207	5,353	11,890
3	570	188	4,564	5,322	9,128
4	902	329	7,966	9,197	13,957
5	539	534	5,044	6,117	7,175
6	2,534	1,338	1,984	5,856	14,785
7	3,205	510	4,366	8,081	19,849
	8,896	2,930	28,542	40,368	77,226
	8,624	2,862	26,640	38,126	72,690

TABLE XII - SALARIES AND STAFF BENEFITS ('000)

		DEPOSIT AND LOAN DEPARTMENT			
		SERVICE DES DEPOTS ET DES PRETS			
NO.	ASSOCIATION	SALARIES	DIRECTORS' AND ADVISORY BOARD FEES	STAFF BENEFITS	TOTAL
NO.	ASSOCIATION	SALARIES	TRAITEMENTS ET JETONS DE PRESENCE DES ADMINISTRATEURS	AVANTAGES SOCIAUX	TOTAL
1	CAN. COOPERATIVE CREDIT SOC...	267		28	295
2	B.C. CENTRAL CREDIT UNION....	3,337		376	3,713
3	COOP. CREDIT SOC. OF MAN....	1,047		138	1,185
4	CREDIT UNION FED. OF ALBERTA..	1,362		141	1,503
5	NOVA SCOTIA CRED. UNION LEAGUE	300		41	341
6	ONTARIO CREDIT UNION LEAGUE...	3,168		353	3,521
7	SASK. COOP. CREDIT SOCIETY...	5,452		602	6,054
TOTAL, 1988.....		14,933		1,679	16,612
TOTAL, 1987.....		14,466		1,551	16,017

TABLE XIII - OTHER OPERATING EXPENSES ('000)

		DEPOSIT AND LOAN DEPARTMENT					
		AUDITORS' FEES	BANK CHARGES	DIRECTORS' AND OTHER MEETINGS	DATA PROCESSING EXPENSES	FURNITURE AND EQUIPMENT	INSURANCE
NO.	ASSOCIATION	ADVERTISING					
NO.	ASSOCIATION	PUBLICITE HONORAIRES DES VERIFICATEURS	FRAIS BANCAIRES	REUNIONS DES ADMINISTRATEURS ET AUTRES	FRAIS RELATIFS AU TRAITEMENT DES DONNEES	MOBILIER ET AGENCEMENT	ASSURANCE
1	CAN. COOPERATIVE CREDIT SOC...	1	195		770		73
2	B.C. CENTRAL CREDIT UNION....	2	104	127	257	101	100
3	COOP. CREDIT SOC. OF MAN....	3	443			1,416	-3
4	CREDIT UNION FED. OF ALBERTA..		40	169			24
5	NOVA SCOTIA CRED. UNION LEAGUE		277		54	1	16
6	ONTARIO CREDIT UNION LEAGUE...		135	233		780	53
7	SASK. COOP. CREDIT SOCIETY...	13	54	4	843		4
TOTAL, 1988.....		19	279	1,498	261	3,964	1
TOTAL, 1987.....		59	311	1,814	179	1,401	267

TABLE XIV - OTHER OPERATING EXPENSES ('000)

		OTHER DEPARTMENTS					
		AUDITORS' FEES	BANK CHARGES	DIRECTORS' AND OTHER MEETINGS	DATA PROCESSING EXPENSES	FURNITURE AND EQUIPMENT	INSURANCE
NO.	ASSOCIATION	ADVERTISING					
NO.	ASSOCIATION	PUBLICITE HONORAIRES DES VERIFICATEURS	FRAIS BANCAIRES	REUNIONS DES ADMINISTRATEURS ET AUTRES	FRAIS RELATIFS AU TRAITEMENT DES DONNEES	MOBILIER ET AGENCEMENT	ASSURANCE
1	CAN. COOPERATIVE CREDIT SOC...	14	123		283	-2,457	15
2	B.C. CENTRAL CREDIT UNION....				230	1,130	54
3	COOP. CREDIT SOC. OF MAN....	310	48		74	158	73
4	CREDIT UNION FED. OF ALBERTA..	756			323	2,989	74
5	NOVA SCOTIA CRED. UNION LEAGUE	53	47		149	2,657	5
6	ONTARIO CREDIT UNION LEAGUE...	139			139		54
7	SASK. COOP. CREDIT SOCIETY...	1,126	113		158	707	173
TOTAL, 1988.....		2,398	331		1,356	5,184	3
TOTAL, 1987.....		2,561	299		1,146	5,709	461

TABLEAU XII - SALAIRES ET AVANTAGES SOCIAUX ('000)

## OTHER DEPARTMENTS

## AUTRES SERVICES

## DIRECTORS' AND

## ADVISORY

## STAFF

## BENEFITS

## TOTAL

## GRAND

## TOTAL

NO.	SALARIES	TRAITEMENTS ET JETONS DE PRESENCE DES ADMINIS- TRATEURS	AVANTAGES SOCIAUX	TOTAL	TOTAL GLOBAL
1	1,215		137	1,352	1,647
2	1,894		-183	1,711	5,424
3	2,446	34	317	2,797	3,982
4	3,514	185	334	4,033	5,536
5	919		112	1,031	1,372
6	2,321	222	258	2,801	6,322
7	3,417	149	366	3,932	9,986
	15,726	590	1,341	17,657	34,269
	13,558	564	1,461	15,583	31,600

TABLEAU XIII - AUTRES FRAIS D'EXPLOITATION ('000)

## SERVICE DES DEPOTS ET DES PRETS

NO.	LEGAL AND PROFESSIONAL FEES	MACHINE RENTAL AND MAINTENANCE	POSTAGE, TELEPHONES, TELEGRAMS AND EXPRESS	PRINTING AND STATIONERY	RENTS	TAXES, LICENCES AND FEES	TRAVELLING EXPENSES	OTHER	TOTAL
NO.	FRAIS JURIDIQUES ET ET PROFESSIONNELS	LOCATION D'EQUIPEMENT ET ENTRETIEN	FRAIS DE POSTE, TELE- GRAMMES, TELE- PHONES ET MESSAGERIES	PAPETERIE ET IMPRESSION	LOYERS	TAXES, PERMIS ET DROITS	FRAIS DE VOYAGE	AUTRES	TOTAL
1	10	1	40	4	49	20	-126	1,037	
2	195	469	249	436	335	124	1,982	4,481	
3	12	47	74	35	164	32	-37	2,186	
4	20	356	53	46		42	139	889	
5	1	40	131	83	48	4	2	221	878
6	740	468	208	759	584	189	440	4,589	
7	279	371	193	359		229	452	2,801	
	1,257	1,752	948	1,722	1,180	4	638	3,071	16,861
	1,100	1,935	1,038	1,563	1,133	3	522	4,768	16,150

TABLEAU XIV - AUTRES FRAIS D'EXPLOITATION ('000)

## AUTRES SERVICES

NO.	LEGAL AND PROFESSIONAL FEES	MACHINE RENTAL AND MAINTENANCE	POSTAGE, TELEPHONES, TELEGRAMS AND EXPRESS	PRINTING AND STATIONERY	RENTS	TAXES, LICENCES AND FEES	TRAVELLING EXPENSES	OTHER	TOTAL
NO.	FRAIS JURIDIQUES ET PROFESSIONNELS	LOCATION D'EQUIPEMENT ET ENTRETIEN	FRAIS DE POSTE, TELE- GRAMMES, TELE- PHONES ET MESSAGERIES	PAPETERIE ET IMPRESSION	LOYERS	TAXES, PERMIS ET DROITS	FRAIS DE VOYAGE	AUTRES	TOTAL
1	491	44	197	88	202	79	158	1,226	463
2	135	162	219	80	238		58	442	2,748
3	672	812	675	42	449		88	832	4,233
4	259	719	189	78	786	46	243	352	6,814
5	19	13	48	18	86	7	87	1,759	4,951
6	179	75	126	1,233	554		313	894	3,706
7	201	122	398	233			384	1,573	5,188
	1,956	1,947	1,852	1,772	2,315	132	1,331	7,078	28,103
	1,730	2,120	1,539	1,452	2,075	137	1,099	5,770	26,098

TABLE XV - DEPRECIATION ('000)

		DEPOSIT AND LOAN DEPARTMENT				
NO.	ASSOCIATION	SERVICE DES DEPOTS ET DES PRETS				
		REAL ESTATE	LEASEHOLD IMPROVEMENTS	FURNITURE AND EQUIPMENT	OTHER	TOTAL
NO.	ASSOCIATION	BIENS-FONDS LOCATIVES	AMELIORATIONS LOCATIVES	MOBILIER ET AGENCEMENT	AUTRES	TOTAL
1	CAN. COOPERATIVE CREDIT SOC...					\$
2	B.C. CENTRAL CREDIT UNION....			355	10	365
3	COOP. CREDIT SOC. OF MAN....	14		49		63
4	CREDIT UNION FED. OF ALBERTA			148		148
5	NOVA SCOTIA CRED. UNION LEAGUE		2	35		37
6	ONTARIO CREDIT UNION LEAGUE...				715	715
7	SASK. COOP. CREDIT SOCIETY...			423		423
TOTAL, 1988.....		14	2	1,010	725	1,751
TOTAL, 1987.....			5	1,563	648	2,216

TABLEAU XV - AMORTISSEMENT ('000)

OTHER DEPARTMENTS						
AUTRES SERVICES						
	FURNITURE AND EQUIPMENT			TOTAL	GRAND TOTAL	
NO.	REAL ESTATE IMPROVEMENTS	LEASEHOLD IMPROVEMENTS	EQUIPMENT	OTHER	TOTAL	TOTAL
NO.	BIENS-FONDS	AMELIORATIONS	MOBILIER	AUTRES	TOTAL	GLOBAL
	LOCATIVES	ET AGENCEMENT				
1		\$ 17	\$ 88	\$ .....	\$ 105	\$ 105
2	292	.....	132	4	428	793
3	37	25	96	989	1,147	1,210
4	144	228	555	.....	927	1,075
5	29	4	25	9	67	104
6			134	.....	134	849
7	143	.....	300	.....	443	866
	645	274	1,330	1,002	3,251	5,002
	639	334	1,091	999	3,063	5,279

1988 - COOPERATIVE CREDIT ASSOCIATIONS  
1988 - ASSOCIATIONS COOPERATIVES DE CREDIT

TABLE XVI - GAINS AND LOSSES ON INVESTMENTS ('000)  
TABLEAU XVI - PROFITS ET PERTES SUR REALISATION DE PLACEMENTS ('000)

NO.	ASSOCIATION	NET GAIN OR LOSS - GAIN OU Perte NET(TE)							TOTAL
		BONDS	SHARES	MORTGAGES	REAL ESTATE	LOANS	OTHER		
		OBLIGATIONS	ACTIONS	PRETS	BIENS-FONDS	PRETS	AUTRES		
		\$	\$	\$	\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	-1,499	.....	.....	.....	-5,200	54	.....	-6,645
2	B.C. CENTRAL CREDIT UNION....	-129	-2,000	.....	.....	1,621	.....	.....	-508
3	COOP. CREDIT SOC. OF MAN....	13	-413	.....	.....	-1	.....	.....	-401
4	CREDIT UNION FED. OF ALBERTA..	.....	.....	.....	.....	.....	.....	-592	-592
5	NOVA SCOTIA CRED. UNION LEAGUE	1	.....	.....	.....	.....	.....	.....	1
6	ONTARIO CREDIT UNION LEAGUE...	23	.....	.....	.....	.....	8	.....	31
7	SASK. COOP. CREDIT SOCIETY....	-1,641	10	-2,004	.....	.....	.....	.....	-3,635
TOTAL, 1988.....		-3,232	-2,403	-2,004	.....	-3,580	-530	.....	-11,749
TOTAL, 1987.....		-30,740	-7,756	-2,260	181	1,489	-3,127	.....	-42,213

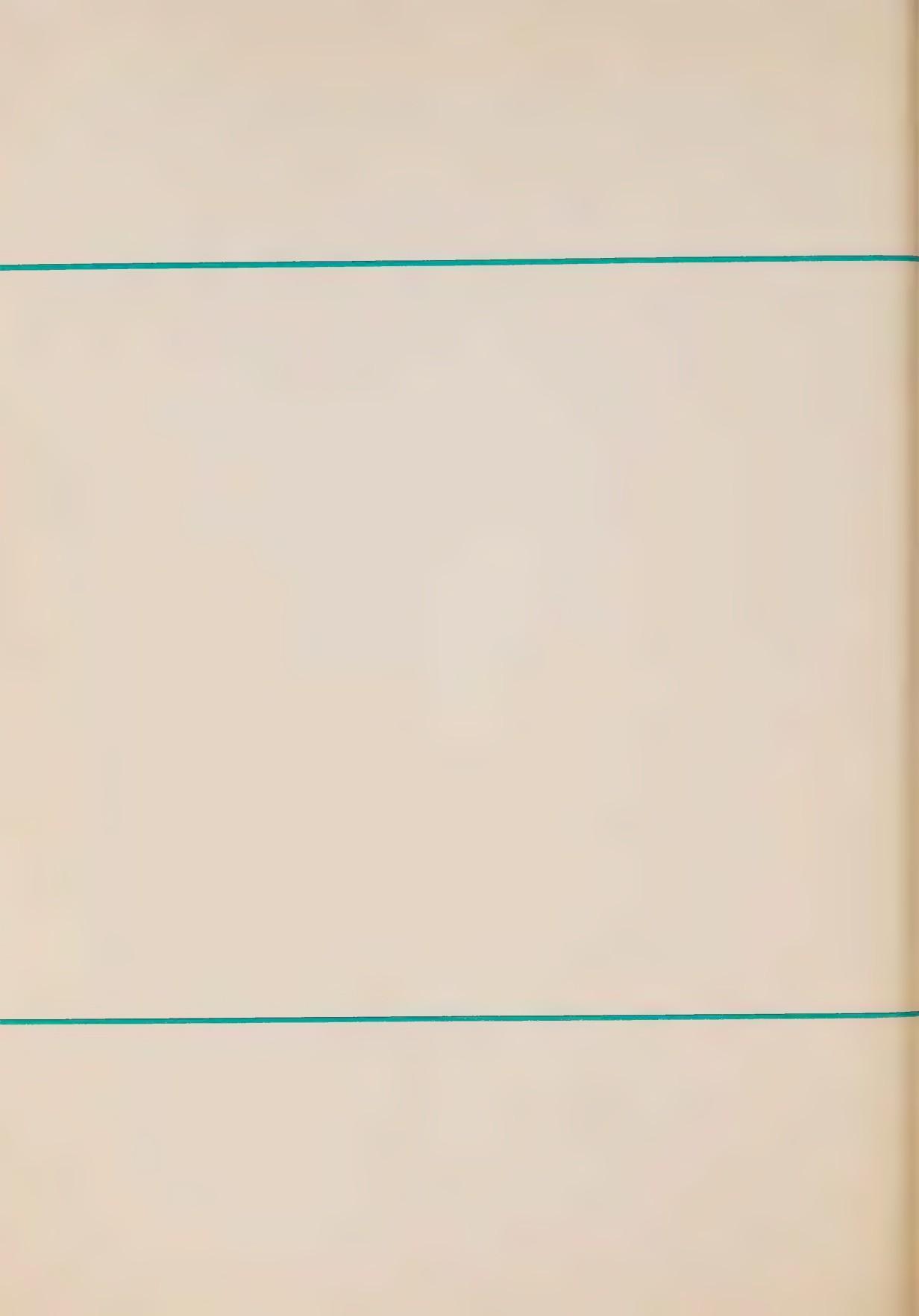
TABLE XVII - MORTGAGES ('000)  
TABLEAU XVII - PRETS HYPOTHECAIRES ('000)

NO.	ASSOCIATION	CONVENTIONAL	N.H.A.	OTHER		TOTAL
				INSURED	ASSURED	
NO.	ASSOCIATION	CONVENTIONNELS	L.N.H.	AUTRES	ASSURES	TOTAL
		\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC.	.....	.....	.....	.....	.....
2	B.C. CENTRAL CREDIT UNION....	7,255	1,876	.....	.....	9,131
3	COOP. CREDIT SOC. OF MAN....	2,299	3,458	.....	.....	5,757
4	CREDIT UNION FED. OF ALBERTA..	186	.....	210	396	.....
5	NOVA SCOTIA CRED. UNION LEAGUE	2,176	.....	.....	.....	2,176
6	ONTARIO CREDIT UNION LEAGUE ..	.....	.....	.....	.....	.....
7	SASK. COOP. CREDIT SOCIETY....	35,460	20,307	7,494	.....	63,261
TOTAL, 1988.....		47,376	25,641	7,704	80,721	.....
TOTAL, 1987.....		47,026	28,104	9,059	84,189	.....

TABLE XVIII - ASSETS NOT ADMITTED ('000)  
TABLEAU XVIII - ACTIF NON AGREE ('000)

NO.	ASSOCIATION	LEASEHOLD IMPROVEMENTS	FURNITURE AND EQUIPMENT	PREPAID EXPENSES		DEFERRED EXPENSES	OTHER	TOTAL
				AMELIORATIONS LOCATIVES	MOBILIER ET AGENCEMENT	FRAIS PAYES D'AVANCE	DEPENSES REPORTEES	AUTRES
		\$	\$	\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	.....	153	16	.....	.....	.....	169
2	B.C. CENTRAL CREDIT UNION....	.....	1,872	20	437	237	.....	2,566
3	COOP. CREDIT SOC. OF MAN....	44	220	2,436	-785	1,200	.....	3,115
4	CREDIT UNION FED. OF ALBERTA..	677	1,354	424	.....	.....	.....	2,455
5	NOVA SCOTIA CRED. UNION LEAGUE	20	178	.....	.....	167	.....	365
6	ONTARIO CREDIT UNION LEAGUE ..	.....	1,449	843	.....	.....	.....	2,292
7	SASK. COOP. CREDIT SOCIETY....	509	1,418	134	.....	210	756	3,027
TOTAL, 1988.....		1,250	6,644	3,873	-138	2,360	.....	13,989
TOTAL, 1987.....		1,486	6,970	4,289	622	4,119	.....	17,486





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## Year-end Data

Trust  
and Loan  
Companies

Co-operative  
Credit  
Associations

## Données de fin d'exercice

Sociétés  
de fiducie  
et de prêt

Associations  
coopératives  
de crédit



31 December 1991

31 décembre 1991

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Canada

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JMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED EARNINGS  
FOR THE YEAR ENDED DECEMBER 31, 1991  
FOR FEDERALLY REGISTERED AND PROVINCIALY SUPERVISED  
TRUST AND LOAN COMPANIES AND  
CO-OPERATIVE CREDIT ASSOCIATIONS

SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET  
DES BÉNÉFICES NON RÉPARTIS  
POUR L'EXERCICE CLOS LE 31 DÉCEMBRE 1991  
DES SOCIÉTÉS DE FIDUCIE ET DE PRÊT,  
ET DES ASSOCIATIONS COOPÉRATIVES DE CRÉDIT  
DÉTENANT UN AGRÉMENT FÉDÉRAL ET SURVEILLÉES PAR LES  
AUTORITÉS PROVINCIALES

1991 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE I - ASSETS (BOOK VALUE) - GUARANTEED TRUST FUNDS

NO.	COMPANY	TREASURY BILLS AND SHORT TERM DEPOSITS			BONDS	SHARES	COLLATERAL		CONSUMER LOANS
		CASH	-	-			LOANS	ACTIONS	
NO.	COMPAGNIE	ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME		OBLIGATIONS				
		\$	\$	\$	\$	\$	\$	\$	\$
1	AGF TRUST.....	691	920						
2	BAYSHORE TRUST.....		26,956	56,653					2,599
3	CANADA TRUST.....		468,245	140,805		144,861		13,399	18,362
4	CANWEST TRUST.....								
5	CENTRAL GUARANTY TRUST.....	36,974	444,017	268,291		144,121		547,513	637,349
6	CITIZENS TRUST.....	8,112	28,950					346	14,356
7	CO-OPERATIVE TRUST.....	3	43,492	18,735		5,574		1,681	940
8	COMMERCIAL TRUST.....								
9	CONFEDERATION TRUST CO.....	12,865		80,671		25,556		1,374	23,491
10	EQUITABLE TRUST.....	7,017	7,649						
11	EVANGELINE TRUST.....	106	621	55			16		
12	GENERAL TRUST.....		134,445	109,842		11,458		40	97,804
13	HOUSEHOLD TRUST COMPANY.....	6,092	143,877	39,031		25,305		73,319	72,927
14	INCOME TRUST.....	5,103	39,715			961		4,231	2,118
15	INLAND TRUST.....	919	20,404	6,473		8,747			
16	INTERNATIONAL TRUST.....	~ 66	24,895	2,431				9,909	
17	INVESTORS GROUP TRUST.....	16,633	32,130	49,642		89,918			2,833
18	MERCHANT TRUST.....	1,879	497			7,495			
19	METROPOLITAN TRUST.....	4,194	66,253	4,667		11,639		2,323	
20	MONTREAL TRUST.....	10,996	404,869	652,914		175,985		348,308	48,556
21	MORGAN TRUST.....	72	1,200	1,601					80
22	MUTUAL TRUST.....	3,349	114,054	655		12,594		23,409	28,912
23	PEACE HILLS TRUST CO.....	3,911	16,837	26,630				18,529	6,911
24	PEOPLES TRUST.....	1,755	32,593	59,948					
25	PREMIER TRUST.....	345	15,262	25,512		4,998		949	5,417
26	PRENOR TRUST.....	2,127	64,780	998		38,874		1,163	10,245
27	PROVINCIAL TRUST COMPANY.....								
28	R-M TRUST CO.....								
29	REGENT TRUST.....								
30	REGIONAL TRUST.....	390	39,536	1,032					
31	ROYAL TRUST.....	79,425	260,610	1,434,079		99,138		1,744,082	624,515
32	SUN LIFE TRUST.....	278,011	39,589	167,198		58,607		64,603	2,424
33	WELLINGTON TRUST COMPANY.....	11,398	4,621	3,969				28,000	1,241
TOTAL, 1991.....		492,443	2,477,037	3,151,832		865,831		2,883,194	1,601,080

INLAND TRUST, INVESTORS GROUP AND REGENT TRUST ARE INCORPORATED BY THE PROVINCE OF MANITOBA.  
R-M TRUST COMPANY. STATEMENT NOT RECEIVED IN TIME FOR PUBLICATION.

1991 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
 TABLEAU I - ACTIF (VALEUR COMPTABLE) - FONDS GARANTIS

NO.	INVESTMENT		TOTAL GUARANTEED ASSETS	TOTAL TRUST FUNDS
	MORTGAGES AND SALE AGREEMENTS	INCOME DUE AND ACCRUED		
NO.	PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE	REVENU DE PLACEMENT ECHU ET COURU	AUTRE ACTIF	TOTAL DES FONDS GARANTIS
	\$	\$	\$	\$
1	67,702	710	54	70,077
2	289,411	6,120	26,620	408,369
3	3,100,831	18,736	39,461	3,944,700
4				
5	9,188,266	81,635	432,893	11,780,859
6	152,117	1,512	3,507	208,910
7	828,549	23,079	1,097	923,150
8				
9	944,928	10,677	6,192	1,105,754
10	101,360	1,132	178	117,336
11	15,866	158	124	16,945
12	1,070,074	15,324	64,052	1,503,039
13	1,039,304	9,498	256	1,409,609
14	276,953	3,573	2,105	334,759
15	88,838	1,194	361	126,935
16	510	1,175	15,000	53,986
17	944,752	11,568	16,285	1,163,761
18	77,219	772	115	87,977
19	923,655	11,895	14,137	1,038,763
20	4,716,606	60,498	835	6,419,567
21	253,203	2,446	148	258,750
22	769,036	9,650	59,653	1,021,312
23	54,593	2,953	934	131,298
24	108,986	2,229	616	206,137
25	578,246	3,989	37	634,755
26	958,422	7,063	19,295	1,102,967
27				
28				
29				
30	79,846	1,075	323	122,202
	41,161,535	500,784	1,077,992	54,211,728

INLAND TRUST, INVESTORS GROUP ET REGENT TRUST CONSTITUES PAR LA PROVINCE DU MANITOBA.  
 COMPAGNIE TRUST R-M. L'ETAT FINANCIER N'A PAS ETE RECU CE TEMPS POUR LES FINS DE CETTE PUBLICATION.

1991 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE II - ASSETS (BOOK VALUE) - COMPANY FUNDS

NO.	COMPANY	CASH	TREASURY BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES	COLLATERAL LOANS	CONSUMER LOANS	MORTGAGES AND SALE AGREEMENTS
		ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS	PRETS SUR MANTENISSEMENTS	PRETS A LA CONSOMMATION	PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE
		\$	\$	\$	\$	\$	\$	\$
1 AGF TRUST.....	41	3,189	2,174	3,947	826	.....	.....	.....
2 BAYSHORE TRUST.....	-	-	-	9,989	-	.....	.....	.....
3 CANADA TRUST.....	47	2,587	1,434	48,801	-	.....	.....	.....
4 CANWEST TRUST.....	474	-	15,637	3,001	-	.....	.....	.....
5 CENTRAL GUARANTY TRUST.....	19,511	-	34,192	165,683	-	.....	.....	98,137
6 CITIZENS TRUST.....	1	10,156	.....	.....	.....	.....	.....	148
7 CO-OPERATIVE TRUST.....	-	22	5,491	-	-	.....	.....	7,357
8 COMMERCIAL TRUST.....	11	2,358	657	-	-	.....	.....	.....
9 CONFEDERATION TRUST CO.....	-	34,633	38,565	50,776	-	7	.....	.....
10 EQUITABLE TRUST.....	-	-	-	732	-	1,322	.....	.....
11 EVANGELINE TRUST.....	570	-	28,153	7,853	-	17	1,194	.....
12 GENERAL TRUST.....	70	6,576	.....	.....	.....	9	2,278	.....
13 HOUSEHOLD TRUST COMPANY.....	-	-	-	-	.....	11,300	70,759	.....
14 INCOME TRUST.....	2	-	790	1,480	-	.....	.....	.....
15 INLAND TRUST.....	21	3,804	4,040	87	2,082	18	.....	.....
16 INTERNATIONAL TRUST.....	112	5,340	20	.....	.....	.....	.....	.....
17 INVESTORS GROUP TRUST.....	5,794	4,467	294	46,522	-	.....	.....	15,392
18 MERCHANT TRUST.....	1	-	-	11,938	39	264	121	.....
19 METROPOLITAN TRUST.....	475	-	-	-	.....	.....	.....	2,367
20 MONTREAL TRUST.....	-	-	129	67,589	-	.....	.....	.....
21 MORGAN TRUST.....	137	11,192	.....	.....	.....	.....	.....	494
22 MUTUAL TRUST.....	533	-	27	42,520	.....	.....	.....	.....
23 PEACE HILLS TRUST CO.....	-	5,079	4,416	1,275	.....	.....	.....	703
24 PEOPLES TRUST.....	31	1,472	.....	.....	175	894	.....	.....
25 PREMIER TRUST.....	-	-	-	127	.....	.....	.....	.....
26 PRENOR TRUST.....	5,053	.....	.....	45,572	16	249	3,600	.....
27 PROVINCIAL TRUST COMPANY.....	55	-	1,099	.....	.....	.....	.....	.....
28 R-M TRUST CO.....	-	-	-	-	.....	.....	.....	.....
29 REGENT TRUST.....	-	437	.....	.....	.....	.....	.....	.....
30 REGIONAL TRUST.....	121	-	-	-	.....	.....	.....	1,898
31 ROYAL TRUST.....	-	84,781	190,793	452,393	4,567	.....	.....	60
32 SUN LIFE TRUST.....	22	24,762	11,854	13,806	.....	.....	.....	4,806
33 WELLINGTON TRUST COMPANY.....	92	-	-	23,008	.....	.....	.....	.....
TOTAL, 1991.....	33,174	201,855	340,497	996,367	9,027	12,758	209,314	.....

1991 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU II - ACTIF (VALEUR COMPTABLE) - FONDS DE LA COMPAGNIE

NO.	REAL ESTATE	INVESTMENTS		ADVANCES TO E.T.A.	ACCRUED E.T.A. FEES	INVESTMENT		OTHER ASSETS	TOTAL	DEDUCT ASSETS NOT ADMITTED	TOTAL COMPANY FUNDS	
		IMMEUBLES	PLACEMENTS DANS LES FILIALES			AVANCES AUX SUCCESSIONS S.F.A.	HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.					
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1			1,300			49	50	888	11,164	241	10,923	
2							137	16,313	27,739	1,881	25,858	
3	5,427		50,807	70,823			817	100,165	280,908	15,299	264,609	
4				1,435			29	261	20,837	-	20,837	
5		72,505		33,860	3,530		2,464	196,196	626,078	48,196	577,882	
6							382	6,195	16,882	1,553	15,329	
7	9,560			75			379	24,941	47,825	1,243	46,582	
8							71	76	56	3,229	56	
9							1,639	31,800	157,420	6,864	150,556	
10							39	8,691	10,784	106	10,578	
11							13	30	1,824	14	1,810	
12	2,911		15,292	323		82	800	21,172	85,519	10,961	74,558	
13	3,410						870	8,338	94,677	6,278	88,399	
14	367		7,821	20		88	42	13,060	23,670	296	23,374	
15							242	1,933	12,227	997	11,230	
16				633			164	10,031	17,300	1,222	16,078	
17						1,173	313	7,968	81,923	7,402	74,521	
18	448						157	422	13,390	327	13,063	
19			26,222					50,037	75,734	14,971	61,763	
20	3,203		7,737	5,010			378	344,062	430,475	64,373	366,102	
21					12	36	164	28,305	40,340	1,449	38,891	
22			506				11	15,658	58,255	3,347	55,908	
23							144	3,573	15,190	694	14,495	
24							70	13,614	16,256	2,688	13,558	
25	390						4	29,844	30,365	1,377	28,988	
26	2,818		1,681			155	275	27,292	86,711	23,687	63,024	
27							24		1,178		1,178	
28												
29								5	442		442	
30							8	11,401	13,428	478	12,950	
31	8,995			27,168				310,772	1,079,529	90,836	988,693	
32			10,743	13,500	25,612		533	114,080	220,718	41,926	178,792	
33								114	16,215	39,429	4,237	35,192
	110,034		157,479	121,019		28,266	10,338	1,413,318	3,643,446	354,009	3,289,437	

## 1991 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)

TABLE III - LIABILITIES - GUARANTEED TRUST FUNDS

TABLEAU III - PASSIF - FONDS GARANTIS

## DEPOSITS AND CERTIFICATES

## DEPOTS ET CERTIFICATS

NO.	COMPANY COMPAGNIE	DEMAND	TERM	ACCRUED INTEREST INTERET COURU	BANK OVERDRAFTS DECOUVERTS BANCAIRES	OTHER LIABILITIES AUTRE PASSIF	TOTAL GUARANTEED TRUST FUNDS TOTAL DES FONDS GARANTIS
		A DEMANDE	A TERME	\$	\$	\$	\$
1 AGF TRUST.....	179	66,384	3,081	.....	433	70,077	
2 BAYSHORE TRUST.....		371,394	19,142	477	17,356	408,369	
3 CANADA TRUST.....	889,214	2,870,547	102,820	.....	82,119	3,944,700	
4 CANWEST TRUST.....							
5 CENTRAL GUARANTY TRUST.....	2,175,464	9,120,407	361,722	.....	123,266	11,780,859	
6 CITIZENS TRUST.....	36,643	156,238	6,049	1,040	8,940	208,910	
7 CO-OPERATIVE TRUST.....	3,281	835,063	54,444	1,767	28,595	923,150	
8 COMMERCIAL TRUST.....							
9 CONFEDERATION TRUST CO.....	157,790	849,157	82,970	.....	15,837	1,105,754	
10 EQUITABLE TRUST.....	13	104,469	4,181	.....	8,673	117,336	
11 EVANGELINE TRUST.....	33	16,096	756	.....	61	16,946	
12 GENERAL TRUST.....	177,033	1,252,711	59,815	4,088	9,392	1,503,039	
13 HOUSEHOLD TRUST COMPANY.....	45,162	1,259,805	92,747	.....	1,895	1,409,609	
14 INCOME TRUST.....	36,980	267,729	15,463	17	14,570	334,759	
15 INLAND TRUST.....	15,113	106,635	4,252	.....	936	126,936	
16 INTERNATIONAL TRUST.....	33,980	10,987	648	.....	8,371	53,986	
17 INVESTORS GROUP TRUST.....	111,199	913,134	125,431	13,011	986	1,163,761	
18 MERCHANT TRUST.....	58	84,192	3,359	.....	368	87,977	
19 METROPOLITAN TRUST.....	62,451	895,085	33,546	.....	47,681	1,038,763	
20 MONTREAL TRUST.....	1,033,959	4,860,810	221,445	.....	303,353	6,419,567	
21 MORGAN TRUST.....	2,147	213,972	15,058	.....	27,573	258,750	
22 MUTUAL TRUST.....	30,034	926,211	37,295	.....	27,772	1,021,312	
23 PEACE HILLS TRUST CO.....	36,023	88,905	1,927	.....	4,443	131,298	
24 PEOPLES TRUST.....	7	183,548	12,342	.....	10,240	206,137	
25 PREMIER TRUST.....	27,956	555,589	22,306	1,144	27,760	634,755	
26 PRENDR TRUST.....	91,007	966,510	41,963	.....	3,487	1,102,957	
27 PROVINCIAL TRUST COMPANY.....							
28 R-M TRUST CO.....							
29 REGENT TRUST.....							
30 REGIONAL TRUST.....	27,161	80,207	3,503	.....	11,331	122,202	
31 ROYAL TRUST.....	4,159,751	11,461,991	451,083	.....	139,028	16,211,853	
32 SUN LIFE TRUST.....	280,707	2,488,184	172,229	274,332	116,980	3,332,432	
33 WELLINGTON TRUST COMPANY.....	22,879	416,708	25,597	.....	10,340	475,524	
TOTAL, 1991.....	9,456,224	41,432,668	1,975,174	295,876	1,051,786	54,211,728	



1991 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE IV - LIABILITIES AND SHAREHOLDERS' EQUITY - COMPANY FUNDS

NO.	COMPANY COMPAGNIE	LIABILITIES PASSIF				
		BORROWED MONEY AND BANK OVER- DRAFTS	INCOME TAX PAYABLE	DIVIDENDS PAYABLE	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES	DEFICIENCY OF MAXIMUM STATUTORY VALUES
NO.	EMPRUNTS ET DECOUVERTS BANCAIRES	IMPOTS SUR LE REVENU A PAYER	DIVIDENDES A PAYER	FRAIS COURUS ET A PAYER ET AUTRE PASSIF	PROVISION POUR MOINS- VALUE DE PLACEMENTS (1)	\$
1	AGF TRUST.....				691	
2	BAYSHORE TRUST.....	8			687	
3	CANADA TRUST.....		4,781		41,859	4,553
4	CANWEST TRUST.....				13	1,655
5	CENTRAL GUARANTY TRUST.....				222,264	78,063
6	CITIZENS TRUST.....	3,513			197	
7	CO-OPERATIVE TRUST.....		65		1,197	
8	COMMERCIAL TRUST.....				38	
9	CONFEDERATION TRUST CO.....	10,467			43,963	4,309
10	EQUITABLE TRUST.....	3	53		589	
11	EVANGELINE TRUST.....				116	
12	GENERAL TRUST.....				11,871	4,467
13	HOUSEHOLD TRUST COMPANY.....	8,394			8,634	2,306
14	INCOME TRUST.....	3,102	-547		2,527	55
15	INLAND TRUST.....				204	
16	INTERNATIONAL TRUST.....			4,357	1,600	
17	INVESTORS GROUP TRUST.....	18,004	3,525		240	
18	MERCHANT TRUST.....	44		4,460	645	
19	METROPOLITAN TRUST.....				81	
20	MONTRÉAL TRUST.....	56,060	48	36,000	9,740	13,913
21	MORGAN TRUST.....				2,892	
22	MUTUAL TRUST.....				216	
23	PEACE HILLS TRUST CO.....	16			268	
24	PEOPLES TRUST.....				2,411	
25	Premier TRUST.....				237	
26	PRENOR TRUST.....	8,000			2,586	5,725
27	PROVINCIAL TRUST COMPANY.....		3		11	
28	R-M TRUST CO.....				60	
29	REGENT TRUST.....		1		4,938	
30	REGIONAL TRUST.....					
31	ROYAL TRUST.....	135,969		7	145,365	
32	SUN LIFE TRUST.....	2,511			2,715	
33	WELLINGTON TRUST COMPANY.....	3,028		5,144	3,031	26
TOTAL, 1991.....		249,119	7,929	49,968	511,886	115,072

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

## SHAREHOLDERS' EQUITY

## AVOIR DES ACTIONNAIRES

NO.	DEFERRED INCOME TAX	TOTAL	GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS			INVESTMENT RESERVES	RETAINED EARNINGS	TOTAL	TOTAL COMPANY FUNDS
			CAPITAL	RESERVE GENERALE ET/OU EXCEDENT VERSE	BENEFICES NON REPARTIS				
NO.	IMPOTS SUR LE REVENU REPORTES	TOTAL	CAPITAL	RESERVE GENERALE ET/OU EXCEDENT VERSE		RESERVES DE PLACEMENTS		TOTAL	TOTAL DES FONDS DE LA COMPAGNIE
		\$	\$	\$	\$	\$	\$	\$	\$
1	23	714	9,400				809	10,209	10,923
2	2,301	2,996	17,376	1,251			4,235	22,862	25,858
3		51,193	30,146	27,029			156,241	213,416	264,609
4		1,668	19,935	3,989			-4,755	19,169	20,837
5	-1,424	298,903	294,464	475,405			-490,890	278,979	577,882
6		3,710	12,198	509			-1,088	11,619	15,329
7	720	1,982	40,880	2,620			1,100	44,500	46,582
8		38	2,000				1,135	3,135	3,173
9		58,739	54,761	54,756		-11,173	-6,527	91,817	150,556
10		645	8,717			-106	1,422	10,033	10,678
11		116	1,500			18	176	1,694	1,810
12		16,338	17,964	29,106			11,150	58,220	74,558
13		19,334	62,000				7,065	69,065	88,399
14	89	5,226	5,014	5,218			7,916	18,148	23,374
15	86	290	6,605				4,335	10,940	11,230
16		5,957	10,121	4,135			-4,135	10,121	16,078
17	1,598	23,367	25,400	100			25,654	51,154	74,521
18		5,149	8,144	97			-327	7,914	13,063
19		81	90,040	6,429			-34,787	61,682	61,763
20		115,761	104,495	124,505			21,341	250,341	366,102
21		2,892	63,055	2,350			-29,406	35,999	38,891
22	738	954	36,000	50			18,904	54,954	55,908
23		284	10,579	2,504			1,129	14,212	14,496
24		2,411	2,661	7,341			1,145	11,147	13,558
25	886	1,123	3,176	6,830			17,859	27,865	28,988
26		16,311	27,160	24,423			-4,870	46,713	63,024
27		14	1,000				164	1,164	1,178
28									
29		61	354				27	381	442
30		4,938	7,300	9,500			-8,788	8,012	12,950
31		281,341	535,462	232,530			-60,840	707,352	988,693
32		5,226	215,501		23,631		-65,566	173,566	178,792
33		11,229	26,211	289			-2,537	23,963	35,192
		5,017	938,991	1,749,619	1,020,966	12,370	-432,509	2,350,446	3,289,437

(1) LES VALEURS STATUTAIRES MAXIMALES SONT: LA VALEUR AMORTIE DES TITRES EMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR AU MARCHE DE TOUS LES AUTRES TITRES.

1991 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE V - STATEMENT OF INCOME AND EXPENSES

NO.	COMPANY COMPAGNIE	FEES AND COMMISSIONS			TOTAL INCOME REVENU TOTAL	INTEREST INCURRED (1)	SALARIES AND STAFF BENEFITS
		INVESTMENT INCOME EARNED	EARNED ON E.T.A.	OTHER			
NO.	COMPAGNIE	REVENU DE PLACEMENT REALISE (1)	HONORAIRES ET COMMISSIONS S.F.A.	AUTRES	REVENU TOTAL	INTERET ENGAGE (1)	TRAITEMENTS ET AVANTAGES SOCIAUX
1	AGF TRUST.....	8,394	125	329	8,848	6,836	495
2	BAYSHORE TRUST.....	45,810	500	787	47,097	38,941	2,091
3	CANADA TRUST.....	397,344	95,160	12,403	504,907	318,445	88,833
4	CANNEST TRUST.....	1,734	-	-	1,734	-	-
5	CENTRAL GUARANTY TRUST.....	1,413,905	59,834	60,925	1,534,664	1,195,692	158,439
6	CITIZENS TRUST.....	22,026	25	2,236	24,287	18,033	2,969
7	CO-OPERATIVE TRUST.....	101,358	4,507	2,727	108,592	87,012	8,395
8	COMMERCIAL TRUST.....	301	104	-	405	-	4
9	CONFEDERATION TRUST CO.....	120,520	2,257	6,596	129,373	113,756	7,367
10	EQUITABLE TRUST.....	10,097	-	342	10,439	7,954	1,653
11	EVANGELINE TRUST.....	2,329	-	42	2,371	1,871	-
12	GENERAL TRUST.....	166,534	993	3,315	170,842	143,944	13,122
13	HOUSEHOLD TRUST COMPANY.....	163,389	4	5,381	168,774	136,841	5,599
14	INCOME TRUST.....	40,104	163	847	41,114	33,276	1,995
15	INLAND TRUST.....	14,645	6	139	14,790	11,956	713
16	INTERNATIONAL TRUST.....	7,939	3,447	3,172	14,558	966	4,307
17	INVESTORS GROUP TRUST.....	139,046	15,160	110	154,316	118,998	2,244
18	MERCHANT TRUST.....	9,692	163	403	10,258	7,468	484
19	METROPOLITAN TRUST.....	118,121	6,390	8,114	132,625	106,069	12,974
20	MONTRÉAL TRUST.....	687,100	66,036	7,902	761,038	579,542	46,745
21	MORGAN TRUST.....	27,002	1,070	423	28,495	20,554	3,338
22	MUTUAL TRUST.....	100,092	591	1,685	102,368	85,297	4,807
23	PEACE HILLS TRUST CO.....	12,786	896	473	14,155	9,957	2,075
24	PEOPLES TRUST.....	21,473	-	2,871	24,344	18,264	1,076
25	Premier TRUST.....	71,174	-	3,736	74,910	60,475	2,255
26	PRENOR TRUST.....	132,354	507	3,779	136,640	119,218	9,242
27	PROVINCIAL TRUST COMPANY.....	110	-	-	110	-	-
28	R-M TRUST CO.....	-	-	-	-	-	-
29	REGENT TRUST.....	17	-	-	17	-	-
30	REGIONAL TRUST.....	13,098	-	527	13,625	11,189	1,238
31	ROYAL TRUST.....	1,915,998	110,410	106,117	2,132,525	1,614,340	197,853
32	SUN LIFE TRUST.....	348,268	139	4,260	352,667	315,272	17,071
33	WELLINGTON TRUST COMPANY.....	55,350	-	425	55,775	46,976	2,985
TOTAL, 1991.....		6,168,110	368,487	240,066	6,776,663	5,229,142	600,369

NO.	OTHER OPERATING EXPENSES		TOTAL EXPENSES		PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS		NET GAIN (LOSS) ON INVEST- MENTS		PROFIT BEFORE TAXES		INCOME TAXES		NET PROFIT	
	AMORTISSEMENT	FRAIS D'EXPOLI- TATION	DEPENSES TOTALES		BENEFICE AVANT PROFIT OU PERTE SUR REALISATION DE PLACEMENTS		PROFIT (PERTE) NET SUR REALISATION DE PLACEMENTS		BENEFICE AVANT IMPOTS SUR LE REVENU		IMPOTS SUR LE REVENU		BENEFICE NET	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	1,496	6	8,833	15	.....	.....	15	.....	-119	.....	134	.....	.....	.....
2	2,476	208	43,716	3,381	-2,416	965	-630	.....	.....	1,595	.....	.....	.....	.....
3	68,941	15,070	491,289	13,518	-4,330	9,288	-3,421	.....	.....	12,709	.....	.....	.....	.....
4	246	.....	246	1,488	-2,174	-686	.....	.....	.....	.....	-686	.....	.....	.....
5	509,904	10,303	1,874,338	-339,674	-9,560	-349,234	56,130	.....	.....	.....	-405,364	.....	.....	.....
6	2,660	507	24,169	118	-964	-846	.....	.....	.....	.....	-846	.....	.....	.....
7	8,116	694	104,217	4,375	-1,537	2,838	958	.....	.....	1,880	.....	.....	.....	.....
8	287	.....	291	114	.....	114	14	.....	.....	100	.....	.....	.....	.....
9	39,424	770	161,317	-31,944	2,154	-29,790	-5,074	.....	.....	-24,716	.....	.....	.....	.....
10	722	.....	10,329	110	52	162	55	.....	.....	107	.....	.....	.....	.....
11	452	.....	2,323	48	-6	42	6	.....	.....	36	.....	.....	.....	.....
12	24,137	543	181,746	-10,904	103	-10,801	-5,555	.....	.....	-5,246	.....	.....	.....	.....
13	19,318	247	162,005	6,769	-4,985	1,783	-265	.....	.....	2,048	.....	.....	.....	.....
14	3,380	62	38,713	2,401	-508	1,893	640	.....	.....	1,253	.....	.....	.....	.....
15	1,450	8	14,127	663	-75	588	-84	.....	.....	672	.....	.....	.....	.....
16	3,643	62	8,978	5,580	.....	5,580	.....	.....	.....	5,580	.....	.....	.....	.....
17	15,486	94	136,822	17,494	-1,680	15,814	2,805	.....	.....	13,009	.....	.....	.....	.....
18	963	60	8,975	1,283	190	1,473	70	.....	.....	1,403	.....	.....	.....	.....
19	34,135	2,744	155,922	-23,297	.....	-23,297	671	.....	.....	-23,968	.....	.....	.....	.....
20	111,455	2,870	740,612	20,426	7,194	27,620	2,939	.....	.....	24,681	.....	.....	.....	.....
21	3,780	229	27,901	594	45	639	.....	.....	.....	639	.....	.....	.....	.....
22	13,561	453	104,118	-1,750	142	-1,608	-2,450	.....	.....	842	.....	.....	.....	.....
23	1,852	167	14,051	104	.....	104	45	.....	.....	59	.....	.....	.....	.....
24	4,408	82	23,830	514	.....	514	218	.....	.....	296	.....	.....	.....	.....
25	3,146	73	65,949	8,961	-775	8,186	3,373	.....	.....	4,813	.....	.....	.....	.....
26	11,491	1,172	141,123	-4,483	-10,346	-14,828	-9,170	.....	.....	-5,659	.....	.....	.....	.....
27	18	.....	18	92	.....	92	46	.....	.....	46	.....	.....	.....	.....
28	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
29	18	.....	18	-1	-81	-82	2	.....	.....	-84	.....	.....	.....	.....
30	1,199	46	13,572	-47	-5,794	-5,841	.....	.....	.....	-5,841	.....	.....	.....	.....
31	168,773	25,490	2,006,456	126,069	-26,678	99,391	43,769	.....	.....	55,622	.....	.....	.....	.....
32	47,801	2,222	382,366	-29,699	-525	-30,224	-23,662	.....	.....	-6,562	.....	.....	.....	.....
33	5,166	195	55,322	453	177	630	-540	.....	.....	1,170	.....	.....	.....	.....
	1,109,904	64,377	7,003,792	-227,129	-62,378	-289,507	60,771	.....	.....	-350,278	.....	.....	.....	.....

1991 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE VI - STATEMENT OF RETAINED EARNINGS

NO.	COMPANY COMPAGNIE	BALANCE AT BEGINNING OF YEAR SOLDE AU DEBUT DE L'ANNEE	ADD-AJOUTER		DEDUCT - DEDUIRE		TRANSFER TO		VIRER AUX		INVESTMENT RESERVES	
			NET PROFIT BENEFICE NET	OTHER ITEMS AUTRES POSTES	DIVIDENDS TO SHAREHOLDERS DIVIDENDES AUX ACTIONNAIRES	GENERAL RESERVE RESERVE GENERALE	MORTGAGES PRETS HYPOTHECAIRES	OTHER AUTRES	RESERVES DE PLACEMENTS			
			\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	AGF TRUST.....	236	134									
2	BAYSHORE TRUST.....	-1,808	1,595	1,876								
3	CANADA TRUST.....	142,619	12,709									
4	CANWEST TRUST.....	-3,449	-686									
5	CENTRAL GUARANTY TRUST.....	-174,818	-405,364		19,658							1,827
6	CITIZENS TRUST.....	687	-846		1,250							-321
7	CO-OPERATIVE TRUST.....	558	1,880			1,550						
8	COMMERCIAL TRUST.....	1,111	100									
9	CONFEDERATION TRUST CO.....	18,189	-24,716									
10	EQUITABLE TRUST.....	1,315	107									
11	EVANGELINE TRUST.....	135	36									-13
12	GENERAL TRUST.....	19,502	-5,246		1,275							
13	HOUSEHOLD TRUST COMPANY.....	9,189	2,048	-5,340	-2,670							
14	INCOME TRUST.....	6,777	1,253		219							
15	INLAND TRUST.....	3,665	672	703	389							
16	INTERNATIONAL TRUST.....	-6,988	5,580		4,357							
17	INVESTORS GROUP TRUST.....	20,173	13,009	6,340	13,868							
18	MERCHANT TRUST.....	-241	1,403		1,403							
19	METROPOLITAN TRUST.....	-10,002	-23,968		3,157							
20	MONTREAL TRUST.....	34,543	24,681		37,569							
21	MORGAN TRUST.....	-29,944	639									
22	MUTUAL TRUST.....	15,422	842									
23	PEACE HILLS TRUST CO.....	928	59									
24	PEOPLES TRUST.....	912	296	-243								
25	Premier Trust.....	15,048	4,813		2,000							
26	PRENOR TRUST.....	6,544	-5,659									
27	PROVINCIAL TRUST COMPANY.....	119	46									
28	R-M TRUST CO.....											
29	REGENT TRUST.....	111	-84									
30	REGIONAL TRUST.....	-2,912	-5,841									
31	ROYAL TRUST.....	-82,987	55,622		50,043							
32	SUN LIFE TRUST.....	-27,498	-6,562	-24,004							17,351	-416
33	WELLINGTON TRUST COMPANY.....	-1,400	1,170									
	TOTAL, 1991.....	-44,264	-350,278	-20,568	134,068						17,338	1,090

1991 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU VI - ETAT DES BENEFICES NON REPARTIS

DEDUCT - DEDUIRE

CHANGE IN

CHANGEMENTS

PROVISION FOR  
DEFICIENCY OF

MAXIMUM

NO.	STATUTORY VALUE	ASSETS NOT ADMITTED	OTHER ITEMS	BALANCE AT END OF YEAR
NO.	PROVISION POUR MOINS-VALUE DE PLACEMENTS	ACTIF NON AGREE	AUTRES POSTES	SOLDE EN FIN D'ANNEE
\$	\$	\$	\$	\$
1	-54	-385	.....	809
2	.....	-2,572	.....	4,235
3	-6,318	5,405	.....	156,241
4	620	.....	.....	-4,755
5	21,779	-132,556	.....	-490,890
6	.....	.....	.....	-1,088
7	-144	-68	.....	1,100
8	.....	56	20	1,135
9	.....	.....	.....	-6,527
10	.....	.....	.....	1,422
11	.....	8	.....	176
12	-3,644	5,475	.....	11,150
13	-54	1,555	.....	7,065
14	-155	50	.....	7,916
15	.....	316	.....	4,335
16	.....	-1,630	.....	-4,135
17	.....	.....	.....	25,654
18	-73	159	.....	-327
19	-181	-2,159	.....	-34,787
20	-16,928	17,242	.....	21,341
21	-9	112	-2	-29,406
22	-2,512	-128	.....	18,904
23	-37	-105	.....	1,129
24	.....	-180	.....	1,145
25	.....	2	.....	17,859
26	-2,036	7,791	.....	-4,870
27	.....	-24	25	164
28	.....	.....	.....	.....
29	.....	.....	.....	27
30	.....	35	.....	-8,788
31	-29,457	12,689	.....	-60,640
32	-6,592	.....	-2,841	-65,566
33	.....	.....	2,307	-2,537
	-45,795	-88,912	-491	-432,509

1991 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE VII - ASSETS (AT BOOK VALUE)

NO.	COMPANY	CASH	TREASURY BILLS AND SHORT TERM DEPOSITS		BONDS	SHARES	COLLATERAL LOANS		CONSUMER LOANS
			ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME			OBLIGATIONS	ACTIONS	
			\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	810	1,787,301	7,373	.....	.....	.....	.....	.....
2	CANADA TRUSTCO MORTGAGE.....	327,734	3,877,400	2,468,782	1,560,906	328,113	.....	1,354,094	.....
3	CENTRAL GUARANTY MORT. CORP..	181,399	590,000	17,521	28,544	257	.....	27,359	.....
4	CIBC MORTGAGE.....	3,538	2,040,300	104,249	.....	.....	.....	.....	.....
5	CITIBANK CANADA MORT. CORP.....	.....	4,901	.....	.....	.....	.....	.....	.....
6	EVANGELINE SAVINGS.....	71	1,191	275	1,120	.....	.....	.....	.....
7	FIRST CITY MORTGAGE.....	101,928	.....	.....	14,484	13	.....	.....	.....
8	FOCUS NATIONAL MORT.....	1,341	12,934	.....	.....	.....	.....	.....	.....
9	GRANVILLE SAVINGS.....	141	8,059	10,464	14	.....	.....	883	.....
10	GUARDCOR LOAN CO.....	828	1,921	23,041	4,453	3,151	.....	.....	.....
11	HONGKONG BANK.....	.....	762,151	.....	.....	.....	.....	.....	6
12	LAURENTIAN BANK OF CANADA.....	21,256	340,945	69,202	.....	.....	.....	.....	5,267
13	LEAGUE SAVINGS.....	.....	11,500	7,504	6	625	.....	.....	.....
14	MANDATE NATIONAL MTGE.....	190	.....	.....	.....	.....	.....	.....	.....
15	MORGUARD MORTGAGE.....	1,115	2,600	.....	.....	.....	.....	.....	.....
16	MTC MORTGAGE.....	774	11,090	.....	.....	.....	.....	.....	.....
17	NATIONAL BANK MORT. CORP.....	48	402,363	157,341	.....	.....	.....	.....	.....
18	NATIONAL BANK OF GREECE.....	15	.....	.....	.....	.....	.....	885	.....
19	ROYAL BANK MORTGAGE.....	.....	848,618	511,454	.....	.....	.....	.....	.....
20	ROYAL TRUSTCO MORT.....	3,238	.....	.....	3,000	.....	.....	.....	.....
21	SCOTIA MORTGAGE CORP.....	.....	1,507,000	.....	.....	.....	.....	.....	.....
22	SECURITY HOME MTGE. INV. CORP.	1,729	9,500	192	.....	.....	.....	.....	.....
23	SEEL MORTGAGE.....	728	7,239	7,321	40	4,400	.....	.....	885
24	SUN LIFE SAVINGS AND MORTGAGE.....	6	60,741	59,285	10,587	.....	.....	.....	.....
25	TD MORTGAGE.....	677	6,500	100,700	.....	.....	.....	1,412,425	.....
26	TD PACIFIC MORTGAGE CORP.....	15,134	232,810	.....	.....	.....	.....	105,027	.....
27	VICTORIA AND GREY MTGE.....	.....	51,834	26,361	6,352	.....	.....	.....	.....
TOTAL, 1991.....		662,700	12,578,998	3,571,065	1,629,506	336,559	.....	2,906,947	.....

## 1991 COMPAGNIES DE PRET - LOAN COMPANIES ('000)

## TABLEAU VII - ACTIF (VALEUR COMPTABLE)

NO.	MORTGAGES AND SALE AGREEMENTS	REAL ESTATE	INVESTMENTS IN SUBSIDIARIES	INVESTMENT	INCOME DUE AND ACCRUED	OTHER ASSETS	DEDUCT ASSETS NOT ADMITTED	TOTAL ASSETS
	PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE	IMMEUBLES	PLACEMENTS DANS LES FILIALES	REVENU DE PLACEMENT ECHU ET COURU	AUTRE ACTIF	TOTAL	MOINS ACTIF NON AGREE	TOTAL ACTIF
	\$	\$	\$	\$	\$	\$	\$	\$
1	17,972,319	.....	.....	7,993	179,131	19,954,927	60,887	19,894,040
2	17,358,012	162,186	416,164	188,857	3,361,015	31,403,263	134,040	31,269,223
3	410,653	1,790	.....	5,200	13,961	1,276,684	442	1,276,242
4	26,738,320	12,703	.....	191,682	57,960	29,148,752	15,977	29,132,775
5	89,516	.....	.....	72	202	94,691	.....	94,691
6	20,026	1,017	3,250	243	93	27,286	41	27,245
7	203,987	3,049	.....	2,207	546	326,214	340	325,874
8	267,498	.....	.....	2,811	1,683	286,267	807	285,460
9	119,348	19	5,628	1,148	992	146,696	596	146,100
10	55,293	1,882	.....	924	865	92,358	816	91,542
11	2,354,928	.....	.....	23,077	63,663	3,203,819	687	3,203,132
12	2,604,788	.....	.....	10,647	21,691	3,068,535	602	3,067,933
13	242,771	471	.....	1,919	1,994	272,157	412	271,745
14	3,143	.....	.....	123	550	4,006	550	3,456
15	39,270	2,418	.....	377	366	46,146	29	46,117
16	12,702	.....	.....	111	45	24,722	27	24,695
17	7,197,342	.....	.....	71,298	914,074	8,742,466	19,193	8,723,273
18	52,873	.....	.....	295	46	53,229	.....	53,229
19	29,043,517	.....	.....	154,677	2,986,091	33,544,357	10,121	33,534,236
20	.....	.....	.....	23	49	6,310	49	6,261
21	15,987,492	3,790	.....	111,676	72,728	17,682,686	67,615	17,615,071
22	155,292	9,116	.....	2,096	982	178,907	950	177,957
23	145,641	.....	.....	1,870	523	168,647	203	168,444
24	38,787	201	.....	3,433	1,356	174,396	406	173,990
25	14,993,180	.....	.....	103,927	1,220,976	17,838,386	.....	17,838,386
26	1,849,201	.....	.....	12,069	376,578	2,591,819	8,801	2,583,018
27	622,199	373	.....	4,922	1,167	713,208	1,099	712,109
	138,578,088	199,015	425,042	903,677	9,279,327	171,070,934	324,690	170,746,244

1991 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE VIII - LIABILITIES AND SHAREHOLDERS' EQUITY

NO.	COMPANY COMPAGNIE	LIABILITIES-PASSIF									
		DEPOSITS AND DEBENTURES			OTHER BORROWED MONEY AND BANK OVERDRAFTS			INCOME TAX PAYABLE			EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES
		DEPOTS ET OBLIGATIONS	DEMAND	TERM	ACCRUED INTEREST	AUTRES EMPRUNTS ET DECOUVERTS BANCAIRES	COURUS	IMPOTS SUR LE REVENU	DIVIDENDS A PAYER	FRAIS COURUS ET A PAYER ET AUTRE PASSIF	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1 BANK OF MONTREAL MORTGAGE.....	18,365,283	679,627	936	2,118	77,807						
2 CANADA TRUSTCO MORTGAGE.....	15,530,540	700,026	56,207	2,118	182,289						
3 CENTRAL GUARANTY MORT. CORP.....	1,089,222	38,919			81						8,056
4 CIBC MORTGAGE.....	15,344,460	759,004	2,268,701								49,679
5 CITIBANK CANADA MORT. CORP.....			60,290								79
6 EVANGELINE SAVINGS.....	3,484	19,722	814								385
7 FIRST CITY MORTGAGE.....	3,141	289,982	16,187	251							3,824
8 FOCUS NATIONAL MORT.....	219,571	14,754									2,409
9 GRANVILLE SAVINGS.....	6,468	119,262	8,511	248							1,397
10 GUARDCOR LOAN CO.....		77,191	5,595								87
11 HONGKONG BANK.....	835,630	2,022,456	34,475	155,884							30,863
12 LAURENTIAN BANK OF CANADA.....	429,471	2,389,754	93,619		4,148						2,587
13 LEAGUE SAVINGS.....	8,755	236,528	9,018	254	91						4,130
14 MANDATE NATIONAL MTGE.....	1,032										53
15 MORGUARD MORTGAGE.....		25,963	810								250
16 MTC MORTGAGE.....											138
17 NATIONAL BANK MORT. CORP.....	1,148,164	6,549,020	267,654	368,232	20,164						283
18 NATIONAL BANK OF GREECE.....					46,591						485
19 ROYAL BANK MORTGAGE.....	14,754,015	15,587,492	640,185	967,206	46,777						15,960
20 ROYAL TRUSTCO MORT.....											603
21 SCOTIA MORTGAGE CORP.....	5,935,394	9,724,891	320,808	719,150	95,454						131,278
22 SECURITY HOME MTGE. INV. CORP.....		132,058	5,578								16,541
23 SEEL MORTGAGE.....		131,694	4,111	725							2,987
24 SUN LIFE SAVINGS AND MORTGAGE.....	15,878	129,755	10,197	326							7,459
25 TD MORTGAGE.....	7,991,846	8,302,814	245,481	531,595	7,672						66,179
26 TD PACIFIC MORTGAGE CORP.....	1,552,193	668,737	18,592	193,584							18,078
27 VICTORIA AND GREY MTGE.....	1,427	653,884	25,407	112							992
TOTAL, 1991.....	56,047,369	97,405,662	3,884,618	5,369,108	175,490						635,240

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1991 COMPAGNIES DE PRET - LOAN COMPANIES ('000)  
TABLEAU VIII - PASSIF ET AVOIR DES ACTIONNAIRES

SHAREHOLDERS' EQUITY-AVOIR DES ACTIONNAIRES											
PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY				GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS				TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY			
NO.	VALUE	DEFERRED INCOME TAX	TOTAL	CAPITAL	-	INVESTMENT RESERVES	RETAINED EARNINGS	TOTAL	-	TOTAL PASSIF ET AVOIR DES ACTIONNAIRES	
NO.	PROVISION POUR MOINS-VALUE DE PLACEMENTS	IMPOTS SUR LE REVENU REPORTES	TOTAL	CAPITAL	RESERVE GENERALE ET/OU EXCEDENT VERSE	RESERVES DE PLACEMENTS	BENEFICES NON REPARTIS	TOTAL	-	TOTAL PASSIF ET AVOIR DES ACTIONNAIRES	
(1)											
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1 .....	35,674		19,159,327	785,002			-50,289	734,713		19,894,040	
2 .....	9,537	30,573	29,995,636	170,683	745,348		356,556	1,272,587	1,272,587	31,269,223	
3 .....	2,487		313	1,235,600	10,778	16,086		13,778	40,542	1,276,242	
4 .....		26,641	28,007,617	980,000		75		145,083	1,125,158	29,132,775	
5 .....		182	60,551	16,502				17,638	34,140	94,691	
6 .....			24,405	1,248		120	120	1,352	2,840	27,245	
7 .....	385		313,771	12,500		327		-724	12,103	325,874	
8 .....			236,734	43,634		6,053	-807	-154	48,726	285,460	
9 .....		66	135,952	7,100		250		2,798	10,148	146,100	
10 .....	833		83,706	9,322		687		-2,173	7,836	91,542	
11 .....			3,079,308	123,003				821	123,824	3,203,132	
12 .....		1,680	2,921,359	127,500				19,074	146,574	3,067,933	
13 .....	435		259,381	9,864		2,675		-175	12,364	271,745	
14 .....			1,114	2,852		31		-551	2,342	3,456	
15 .....			27,023	19,090				4	19,094	45,117	
16 .....			421	24,257				17	24,274	24,695	
17 .....	8,805		8,375,369	264,300		44,400		39,204	347,904	8,723,273	
18 .....	69		47,145	4,000				2,084	6,084	53,229	
19 .....	27,729		32,040,364	89,720		72,874		1,331,278	1,493,872	33,534,236	
20 .....	783		1,386	5,005		26		-156	4,875	6,261	
21 .....	40,236		16,967,211	365,110		2,300		280,450	647,860	17,615,071	
22 .....			154,277	40,699		213		-17,232	23,680	177,957	
23 .....			139,517	24,728		3,934	-203	468	28,927	168,444	
24 .....			163,615	10,501		75	39	-240	10,375	173,990	
25 .....	2,573		17,148,160	485,002				205,224	690,226	17,838,386	
26 .....			2,451,184	115,000				16,834	131,834	2,583,018	
27 .....		1,148	682,970	19,693		2,056		7,390	29,139	712,109	
14,026	176,124		163,714,103	3,767,103		897,530	-851	2,368,359	7,032,141	170,746,244	

(1) LES VALEURS STATUTAIRES MAXIMALES SONT: LES VALEURS AMORTIES DES TITRES EMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR AU MARCHE DE TOUS LES AUTRES TITRES.

1991 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE IX - STATEMENT OF INCOME AND EXPENSES

NO.	COMPANY	FEES AND COMMISSIONS			TOTAL INCOME	INTEREST INCURRED	SALARIES AND STAFF BENEFITS
		INVESTMENT INCOME EARNED	EARNED ON AGENCY FUNDS	OTHER			
NO.	COMPAGNIE	REVENU DE PLACEMENT REALISE (1)	HONORAIRES ET COMMISSIONS SUR LES FONDS D'AGENCE	AUTRE	REVENU TOTAL	INTERET ENGAGE (1)	TRAITEMENTS ET AVANTAGES SOCIAUX
		\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	2,032,970	.....	15	2,032,985	1,743,681	14
2	CANADA TRUSTCO MORTGAGE.....	3,184,638	.....	152,327	3,336,965	2,444,390	297,526
3	CENTRAL GUARANTY MORT. CORP. ....	99,491	.....	555	100,046	85,556	.....
4	CIBC MORTGAGE.....	3,237,161	.....	7,275	3,244,436	2,635,304	10,987
5	CITIBANK CANADA MORT. CORP. ....	9,631	.....	23	9,654	5,613	453
6	EVANGELINE SAVINGS.....	3,091	.....	192	3,283	2,538	347
7	FIRST CITY MORTGAGE.....	34,493	.....	291	34,784	31,585	.....
8	FOCUS NATIONAL MORT.....	29,187	.....	311	29,498	22,764	1,895
9	GRANVILLE SAVINGS.....	20,210	.....	1,472	21,682	15,528	1,138
10	GUARDCOR LOAN CO. ....	12,140	.....	36	12,176	11,014	.....
11	HONGKONG BANK.....	318,072	.....	2,913	320,985	239,030	.....
12	LAURENTIAN BANK OF CANADA.....	.....	.....	.....	.....	.....	.....
13	LEAGUE SAVINGS.....	29,865	.....	1,183	31,048	24,035	875
14	MANDATE NATIONAL MTGE.....	453	.....	85	538	117	.....
15	MORGARD MORTGAGE.....	6,921	.....	63	6,984	4,879	.....
16	MTC MORTGAGE.....	311	.....	.....	311	.....	42
17	NATIONAL BANK MORT. CORP. ....	973,628	.....	25	973,653	784,113	428
18	NATIONAL BANK OF GREECE.....	6,064	.....	.....	6,064	5,079	56
19	ROYAL BANK MORTGAGE.....	4,002,569	.....	1,835	4,004,404	2,828,843	10
20	ROYAL TRUSTCO MORT.....	157	.....	.....	157	.....	.....
21	SCOTIA MORTGAGE CORP.....	1,845,689	.....	6,718	1,852,407	1,394,495	4,994
22	SECURITY HOME MTGE. INV. CORP. ....	20,328	.....	.....	20,328	15,992	42
23	SEEL MORTGAGE.....	19,059	.....	46	19,105	13,538	1,456
24	SUN LIFE SAVINGS AND MORTGAGE.....	15,501	.....	198	15,699	14,011	.....
25	TD MORTGAGE.....	2,050,050	.....	13,301	2,073,351	1,460,290	.....
26	TD PACIFIC MORTGAGE CORP.....	288,845	.....	2,115	290,960	183,471	.....
27	VICTORIA AND GREY MTGE.....	67,263	.....	.....	67,263	59,026	877
TOTAL, 1991.....		18,317,787	.....	190,979	18,508,766	14,024,893	321,140

## 1991 COMPAGNIES DE PRET - LOAN COMPANIES ('000)

## TABLEAU IX - ETAT DES REVENUS ET DES DEPENSES

NO.	OTHER OPERATING EXPENSES		PROFIT BEFORE GAINS OR LOSSES		NET GAIN (LOSS) ON INVEST- MENTS		PROFIT BEFORE TAXES		INCOME TAXES		NET PROFIT	
	AUTRES FRAIS D'EXPLOI- TATION	AMORTISSEMENT	DEPENSES TOTALES	BENEFICE AVANT PROFIT OU PERTE SUR REALISATION DE PLACEMENTS	PROFIT NET SUR REALISATION DE PLACEMENTS	BENEFICE AVANT IMPOTS SUR LE REVENU	IMPOTS SUR LE REVENU	BENEFICE NET				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	216.046		1,959.741	73.244		73.244		30.973		42.271		
2	239.052	45.157	3.026.125	310.840	-94.955	215.885		55.095		160.790		
3	15.736	41	101.333	-1.287	743	-544		92		-636		
4	388.420	709	3.035.420	209.016	-48.228	160.788		66.667		94.121		
5		287		6.353	3.301		3.301		1.305		1.996	
6	185	17	3.087	196	-96	100		-16		116		
7	8.545	6	40.136	-5.352	1	-5.351		850		-6.201		
8	1.431	2	26.152	3.346	-1.617	1.729		79		1.650		
9	1.086	54	17.806	3.876	-3.099	777		309		468		
10	1.342	2	12.358	-182	-1.321	-1.503		-598		-905		
11	79.308		318.338	2.647		2.647		322		2.325		
12												
13	4.582	473	29.966	1.082	19	1.101		169		932		
14	153		270	268	-27	241				241		
15	2.119		6.998	-14		-14				-14		
16	59		101	210		210		28		182		
17	89.415		873.956	99.697	11.799	111.496		29.674		81.822		
18	265		5.400	664		664		257		407		
19	182.399		3.011.252	993.152		993.152		330.128		663.024		
20		120		120	37	-600		-563		-9		-554
21	167.127	27	1.566.643	285.764		285.764		125.800		159.964		
22	12.269	21	28.324	-7.996		-7.996		-78		-7.918		
23	2.660		17.654	1.451	292	1.743				1.743		
24	2.536	19	16.566	-867	24	-843		-343		-500		
25	521.486		1.981.776	91.575		91.575		35.295		55.280		
26	93.369		276.840	14.120		14.120		6.030		8.090		
27	3.593		63.496	3.767	-281	3.486		1.201		2.285		
	2,033.650	46.528	16.426.211	2.082.555	-137.346	1,945.209		684.230		1,260.979		

1991 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE X - STATEMENT OF RETAINED EARNINGS

NO.	COMPANY COMPAGNIE	BALANCE AT BEGINNING OF YEAR - SOLDE AU DEBUT DE L'ANNEE	ADD-AJOUTER		DEDUCT - DEDUIRE		INVESTMENT RESERVES RESERVES DE PLACEMENTS	
			NET PROFIT - BENEFICE NET	OTHER ITEMS - AUTRES POSTES	DIVIDENDS TO SHAREHOLDERS - DIVIDENDES AUX ACTIONNAIRES	GENERAL RESERVE - RESERVE GENERALE	MORTGAGES - PRETS HYPOTHECAIRES	OTHER AUTRES
		\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	-44,315	42,271	.....	44,360	.....	.....	.....
2	CANADA TRUSTCO MORTGAGE.....	276,251	160,790	.....	104,050	.....	.....	.....
3	CENTRAL GUARANTY MORT. CORP.....	11,662	-636	.....	.....	.....	.....	.....
4	CIBC MORTGAGE.....	57,635	94,121	.....	33,876	.....	.....	.....
5	CITIBANK CANADA MORT. CORP.....	14,783	1,996	.....	.....	.....	.....	.....
6	EVANGELINE SAVINGS.....	1,250	116	.....	137	.....	.....	-86
7	FIRST CITY MORTGAGE.....	3,804	-6,201	3,747	1,987	.....	.....	.....
8	FOCUS NATIONAL MORT.....	523	1,650	.....	2,327	.....	.....	.....
9	GRANVILLE SAVINGS.....	1,793	468	.....	.....	.....	.....	.....
10	GUARDCOR LOAN CO.....	-965	-905	.....	.....	.....	.....	.....
11	HONGKONG BANK.....	-1,799	2,325	.....	.....	.....	.....	.....
12	LAURENTIAN BANK OF CANADA.....	6,498	12,626	.....	.....	.....	.....	400
13	LEAGUE SAVINGS.....	-388	932	.....	385	.....	.....	.....
14	MANDATE NATIONAL MTGE.....	-573	241	26	268	.....	.....	.....
15	MORGARD MORTGAGE.....	739	-14	.....	783	.....	.....	.....
16	MTC MORTGAGE.....	.....	182	.....	138	.....	.....	.....
17	NATIONAL BANK MORT. CORP.....	39,821	81,822	.....	82,022	.....	.....	.....
18	NATIONAL BANK OF GREECE.....	1,677	407	.....	.....	.....	.....	.....
19	ROYAL BANK MORTGAGE.....	669,014	663,024	.....	760	.....	.....	.....
20	ROYAL TRUSTCO MORT.....	-15	-554	.....	.....	.....	.....	.....
21	SCOTIA MORTGAGE CORP.....	124,381	158,984	.....	.....	.....	.....	.....
22	SECURITY HOME MTGE. INV. CORP.....	-10,141	-7,918	.....	.....	.....	.....	.....
23	SEEL MORTGAGE.....	80	1,743	.....	1,355	.....	.....	.....
24	SUN LIFE SAVINGS AND MORTGAGE.....	379	-500	.....	.....	.....	.....	-146
25	TD MORTGAGE.....	149,465	55,280	.....	.....	.....	.....	.....
26	TD PACIFIC MORTGAGE CORP.....	17,216	8,090	.....	.....	5,000	.....	.....
27	VICTORIA AND GREY MTGE.....	10,676	2,285	.....	.....	.....	.....	.....
	TOTAL, 1991.....	1,329,451	1,273,605	3,773	277,448	.....	168	.....

1991 COMPAGNIES DE PRET - LOAN COMPANIES ('000)  
TABLEAU X - ETAT DES BENEFICES NON REPARTIS

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DEDUCT-DEDUIRE

CHANGE IN

CHANGEMENTS

PROVISION FOR DEFICIENCY OF		MAXIMUM	ASSETS NOT ADMITTED	OTHER ITEMS	BALANCE AT END OF YEAR
NO.	STATUTORY VALUE	-	-	-	-
NO.	PROVISION POUR MOINS-VALUE DE PLACEMENTS	ACTIF NON AGREE	AUTRES POSTES	SOLDE EN FIN D'ANNEE	
	\$	\$	\$	\$	\$
1	3,885			-50,289	
2	-51,493	5,262		379,222	
3	-2,706	-46		13,778	
4	-28,439	1,236		145,083	
5		-859		17,638	
6	-25	-12		1,352	
7	122	-31	-4	-724	
8				-154	
9	-21	-516		2,798	
10	-281	584		-2,173	
11		-295		821	
12		50		19,074	
13		-66		-175	
14		-23		-551	
15		-62		4	
16		27		17	
17		417		39,204	
18				2,084	
19			1,331,278		
20	-459	46		-156	
21		3,895		280,450	
22		-827		-17,232	
23				468	
24		265		-240	
25		-479		205,224	
26		8,472		16,834	
27	-330	901		7,390	
	-83,632	21,824	-4	2,391,025	

TABLE XI- ASSETS (BOOK VALUE) ('000)

NO.	ASSOCIATION	LOANS TO MEMBERS (LESS PROVI- SION FOR LOANS IN DEFAULT)	CASH	TREASURY BILLS AND SHORT TERM	BONDS	SHARES
		PRETS AUX MEMBRES (MOINS PROVI- SION POUR PRETS EN SOUFFRANCE)	ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS
1	CAN. COOPERATIVE CREDIT SOC...	80,911	50,294	171,349	532,268	1,274
2	B.C. CENTRAL CREDIT UNION....	237,773	45,521	818,458	636,040	32,733
3	COOP. CREDIT SOC. OF MAN....	16,865	6,088	72,450	601,921	11,806
4	CREDIT UNION FED. OF ALBERTA.....					
5	NOVA SCOTIA CRED. UNION LEAGUE	7,378	4,896	74,950	1,838	2,092
6	ONTARIO CREDIT UNION LEAGUE...	19,546	21,109	809,157	366,763	33,573
7	SASK. COOP. CREDIT SOCIETY....	104,204	16,280	1,143,875	596,723	46,434
	TOTAL, 1991.....	476,677	144,188	3,090,239	2,735,553	127,912

TABLE XII - LIABILITIES AND MEMBERS' EQUITY ('000)

NO.	ASSOCIATION	DEPOSITS-DEPOTS		OTHER BORROWED MONEY	BANK LOANS AND BANK OVERDRAFTS	INTEREST DUE AND ACCRUED ON DEPOSITS,	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES	PROVISION FOR INTEREST ON SHARE CAPITAL
		DEMAND	TERM					
NO.	ASSOCIATION	A DEMANDE	A TERME	AUTRES EMPRUNTS	PRETS BANCAIRES ET DECOUVERTS DE BANQUE	INTERETS COURUS ET A PAYER SUR DEPOTS DE BANQUE	FRAIS COURUS ET A PAYER ET AUTRE PASSIF	PROVISION POUR INTERETS SUR CAPITAL
1	CAN. COOPERATIVE CREDIT SOC...	349,800	395,817		14,920	50	4,839	3,429 .....
2	B.C. CENTRAL CREDIT UNION....	951,948	683,947		51,253	7,500	37,508	2,273 .....
3	COOP. CREDIT SOC. OF MAN....	398,150	270,608				24,922	2,096 .....
4	CREDIT UNION FED. OF ALBERTA.....							
5	NOVA SCOTIA CRED. UNION LEAGUE	64,939	24,246			301	810	212 .....
6	ONTARIO CREDIT UNION LEAGUE...	98,527	1,152,000				9,861	6,333 .....
7	SASK. COOP. CREDIT SOCIETY....	631,464	1,155,339				25,631	5,449 .....
	TOTAL, 1991.....	2,494,828	3,681,957		76,173	7,851	103,571	19,792 .....
								15,186

TABLE XIII - STATEMENT OF INCOME AND EXPENSES ('000)

NO.	ASSOCIATION	INCOME-REVENU			TOTAL	INTEREST
		LOANS	INVESTMENTS	OTHER INCOME		
NO.	ASSOCIATION	PRETS	PLACEMENTS	AUTRES REVENUS	TOTAL	INTERETS
1	CAN. COOPERATIVE CREDIT SOC...	11,073	51,208	423	62,704	51,060
2	B.C. CENTRAL CREDIT UNION....	15,704	150,501	17,599	183,804	155,406
3	COOP. CREDIT SOC. OF MAN....	2,739	73,659	10,802	87,200	69,332
4	CREDIT UNION FED. OF ALBERTA.....					
5	NOVA SCOTIA CRED. UNION LEAGUE	1,457	6,412	5,543	13,412	6,436
6	ONTARIO CREDIT UNION LEAGUE...	7,573	107,390	20,157	135,120	105,367
7	SASK. COOP. CREDIT SOCIETY....	12,862	172,505	20,788	206,155	167,965
	TOTAL, 1991.....	51,408	561,675	75,312	688,395	555,566

CREDIT UNION FEDERATION OF ALBERTA LIMITED, STATEMENT NOT RECEIVED IN TIME FOR PUBLICATION.

1991 - ASSOCIATIONS COOPERATIVES DE CREDIT

TABLEAU XI - ACTIF (VALEUR COMPTABLE) ('000)

NO.	MORTGAGES PRETS HYPOTHECAIRES	REAL ESTATE IMMEUBLES	INVESTMENTS IN SUBSIDIARIES PLACEMENT DANS LES FILIALES	INVESTMENT INCOME DUE AND ACCRUED			OTHER ASSETS AUTRES ACTIFS	TOTAL	ASSETS NOT ADMITTED ACTIF NON ADMIS	TOTAL ASSETS TOTAL DES ACTIFS
				REVENU DE PLACEMENT COURU ET A RECEVOIR	TOTAL	ACTIF NON ADMIS				
1	5,435	17,094	.....	5,310	1,294	875,229	392	874,837		
2	673	11,558	33,421	40,812	2,712	1,859,701	2,503	1,857,198		
3	3,619	.....	966	19,393	3,411	736,519	1,994	734,525		
4										
5	1,672	1,132	3,638	868	3,094	101,558	455	101,103		
6	6,095	.....	55,153	15,275	18,319	1,344,990	8,773	1,336,217		
7	17,693	20,950	184	35,331	10,861	1,992,535	4,546	1,987,989		
	35,187	50,734	93,362	116,989	39,691	6,910,532	18,663	6,891,869		

TABLEAU XII - PASSIF ET AVOIR DES MEMBRES ('000)

NO.	PROVISION FOR DEFICIENCY OF STATUTORY VALUES	DEFERRED TAXES	RESERVES - RESERVES				TOTAL CAPITAL	GENERAL SURPLUS	TOTAL BENEFICES NON REPARTIS	TOTAL LIABILITIES AND MEMBERS' EQUITY
			TOTAL	CAPITAL	GARANTEE	GENERAL				
NO.	PROVISION POUR INSUFFISANCE DES VALEURS STATUTAIRES	IMPOTS SUR LE REVENU REPORTES	TOTAL	CAPITAL	GARANTIE	GENERALE				TOTAL DU PASSIF ET DES AVOIRS DES MEMBRES
1	5,400	.....	774,255	116,025	.....	-5,400	-10,043	100,582	874,837	
2		948	1,750,260	83,337	.....		23,601	106,938	1,857,198	
3			695,776	36,158	.....		2,591	38,749	734,525	
4										
5			90,508	8,007	.....	2,600	-12	10,595	101,103	
6			1,266,721	75,173	.....		-5,677	69,496	1,336,217	
7		80	1,828,266	105,888	.....	53,835	.....	159,723	1,987,989	
	5,400	1,028	6,405,786	424,588	.....	51,035	10,460	486,083	6,891,869	

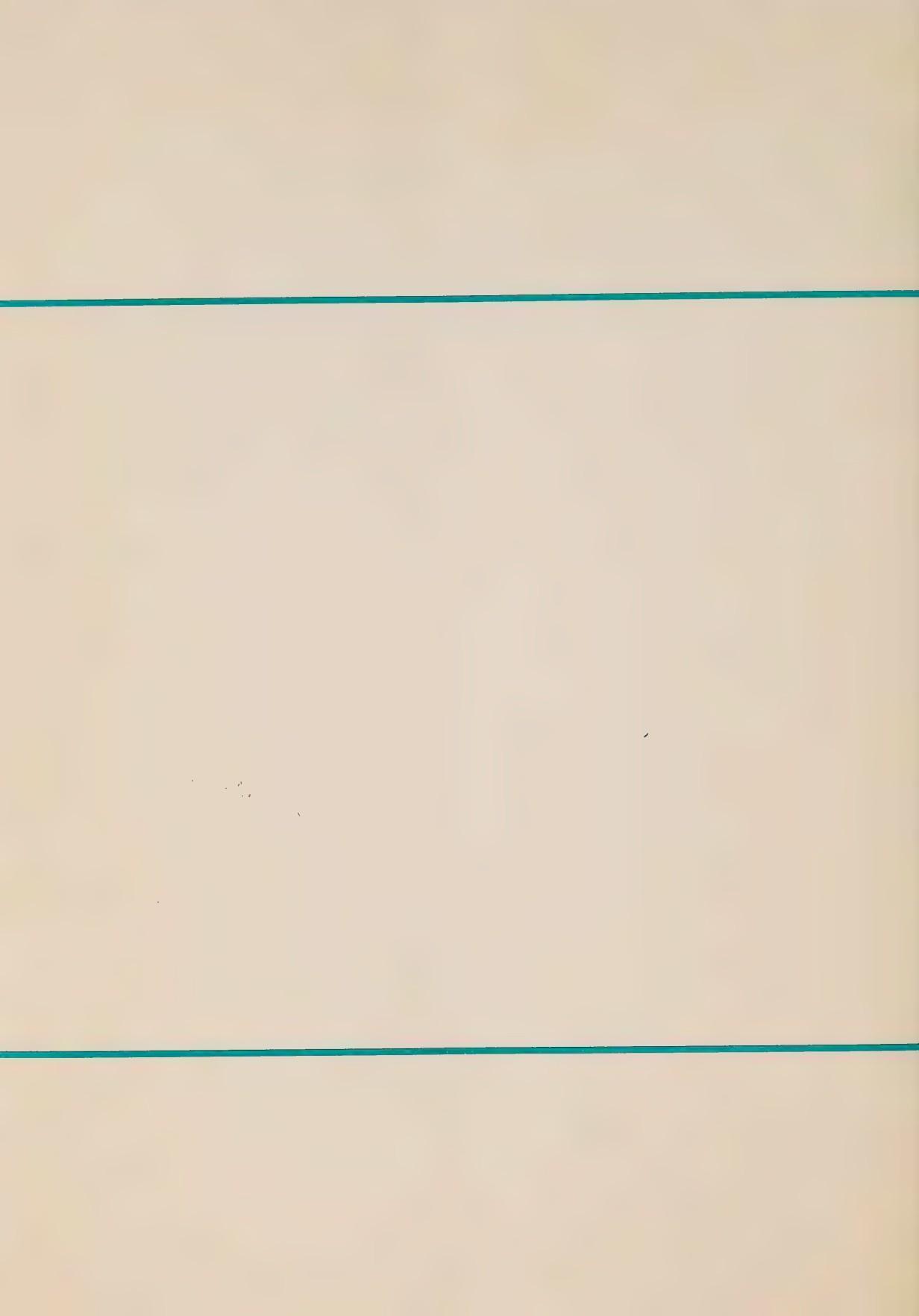
TABLEAU XIII - ETAT DES REVENUS ET DEPENSES ('000)

NO.	EXPENSES-DEPENSES			EARNINGS BEFORE GAINS OR LOSSES ON INVESTMENTS AND LOANS			NET GAIN (LOSS) ON INVESTMENTS AND LOANS	EARNINGS BEFORE TAXES	INCOME TAXES	NET EARNINGS
	SALARIES AND STAFF BENEFITS	OTHER	DEPRE- CIATION	TOTAL	REVENU AVANT PROFIT OU PERTE SUR REALI- SATION DE PLACEMENTS ET PRETS	PROFIT (PERTE) SUR REALISATION DE PLACEMENTS ET PRETS				
NO.	TRAITEMENTS ET AVANTAGES SOCIAUX	AUTRES	AMOR- TISSEMENT	TOTAL						
1	2,405	329	102	53,897	8,807	-3,708	5,099	230	4,869	
2	7,041	9,747	929	173,123	10,681	629	11,310	1,747	9,563	
3	5,124	7,522	473	82,451	4,749	360	5,109	422	4,687	
4										
5	2,023	4,033	192	12,684	728	.....	728	105	623	
6	9,691	16,007	1,105	132,170	2,950	149	3,099	60	3,039	
7	14,174	8,932	1,437	192,508	13,647	-1,040	12,607	566	12,041	
	40,459	46,570	4,238	646,833	41,562	-3,510	37,952	3,130	34,822	

CREDIT UNION OF ALBERTA LIMITED, L'ETAT FINANCIER N'A PAS ETE RECU A TEMPS POUR LES FINS DE CETTE PUBLICATION.







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# Year-end Data

# Données de fin d'exercice

Trust  
and Loan  
Companies

Sociétés  
de fiducie  
et de prêt

1992

1992

Canada





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des institutions financières

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## Year-end Data

Trust  
and Loan  
Companies

1992

## Données de fin d'exercice

Sociétés  
de fiducie  
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1992

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Canada

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SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED  
EARNINGS FOR THE YEAR 1992  
FOR FEDERALLY INCORPORATED TRUST AND LOAN COMPANIES AND CERTAIN  
PROVINCIAL INCORPORATED TRUST AND LOAN COMPANIES SUPERVISED BY  
THE OFFICE OF THE SUPERINTENDENT OF FINANCIAL INSTITUTIONS  
PURSUANT TO AGREEMENTS WITH THE RESPECTIVE PROVINCIAL AUTHORITIES

SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES  
BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1992  
DES SOCIÉTÉS DE FIDUCIE ET DE PRÊT CONSTITUÉES SOUS LE RÉGIME  
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1992 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE ('000)  
 TABLE I - ASSETS (BOOK VALUE) - GUARANTEED TRUST FUNDS

NO.	COMPANY -	CASH -	TREASURY BILLS AND SHORT TERM DEPOSITS		BONDS -	SHARES -	COLLATERAL LOANS		CONSUMER LOANS -
			ENCAISSE	BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	OBLIGATIONS	ACTIONS	PRÊTS SUR NANTISSEMENTS	PRÊTS A LA CONSOMMATION	
		\$	\$	\$	\$	\$	\$	\$	\$
1	AGF TRUST.....	58	362	503	.....	.....	.....	.....	.....
2	BANK OF NOVA SCOTIA TRUST CO. ....	.....	26,522	21,970	.....	.....	.....	1,375	.....
3	BAYSHORE TRUST.....	.....	399,747	22,389	128,122	10,822	.....	8,819	.....
4	CANADA TRUST.....	.....	.....	.....	.....	.....	.....	.....	.....
5	CANWEST TRUST.....	.....	.....	.....	.....	.....	.....	.....	.....
6	CENTRAL GUARANTY TRUST.....	1,239,451	375,395	9,836	44,656	549,393	545,214	.....	.....
7	CIBC TRUST.....	2,707	32,984	4,594	.....	.....	.....	68	.....
8	CITIZENS TRUST.....	9,491	12,654	.....	.....	.....	.....	11,314	.....
9	CO-OPERATIVE TRUST.....	905	30,559	15,033	5,576	1,165	.....	724	.....
10	COMMERCIAL TRUST.....	.....	.....	.....	.....	.....	.....	.....	.....
11	CONFEDERATION TRUST CO.....	9,659	.....	50,067	15,005	1,341	30,467	.....	.....
12	EQUITABLE TRUST.....	2,405	5,324	908	.....	.....	.....	.....	.....
13	EVANGELINE TRUST.....	123	595	1,105	.....	15	.....	.....	.....
14	GENERAL TRUST.....	10,544	102,289	168,673	4,077	32	104,690	.....	.....
15	HOUSEHOLD TRUST COMPANY.....	4,777	104,462	1,684	23,967	9,753	38,047	.....	.....
16	INCOME TRUST.....	3,703	28,997	.....	739	3,380	1,294	.....	.....
17	INLAND TRUST.....	.....	9,932	12,514	10,271	.....	.....	.....	.....
18	INTERNATIONAL TRUST.....	44	18,954	.....	.....	.....	.....	.....	.....
19	INVESTORS GROUP TRUST.....	34,725	47,525	24,559	74,963	.....	4,378	.....	.....
20	MERCHANT PRIVATE TRUST.....	56	8,000	20,270	14,679	.....	.....	.....	.....
21	METROPOLITAN TRUST.....	13,573	56,602	26,966	.....	5,849	.....	.....	.....
22	MONTRÉAL TRUST.....	20,520	496,696	475,905	116,673	400,315	79,521	.....	.....
23	MUTUAL TRUST.....	2,443	41,148	52,454	10,976	81,455	.....	.....	.....
24	PEACE HILLS TRUST CO.....	.....	19,963	4,459	.....	23,632	11,029	.....	.....
25	PEOPLES TRUST.....	5,638	17,726	58,349	.....	.....	.....	.....	.....
26	Premier TRUST.....	401	.....	23,524	5,360	940	5,625	.....	.....
27	PRENOR TRUST.....	10,585	69,429	605	51,278	1,152	11,152	.....	.....
28	PROVINCIAL TRUST COMPANY.....	.....	.....	.....	.....	.....	.....	.....	.....
29	R-M TRUST CO.....	.....	.....	.....	.....	.....	.....	.....	.....
30	REGIONAL TRUST.....	.....	.....	.....	.....	.....	.....	.....	.....
31	ROYAL TRUST.....	82,538	453,080	1,078,022	53,653	1,618,938	569,871	.....	.....
32	SUN LIFE TRUST.....	39,886	214,449	157,105	10,674	37,098	575	.....	.....
33	TD TRUST COMPANY.....	.....	.....	.....	.....	.....	.....	.....	.....
	TOTAL, 1992.....	1,494,232	2,573,394	2,231,494	570,669	2,745,280	1,424,163	.....	.....

INLAND TRUST AND INVESTORS GROUP ARE INCORPORATED BY THE PROVINCE OF MANITOBA.

1992 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU I - ACTIF (VALEUR COMPTABLE) - FONDS GARANTIS

NO.	INVESTMENT			
	MORTGAGES AND SALE AGREEMENTS	INCOME DUE AND ACCRUED	OTHER ASSETS	TOTAL GUARANTEED TRUST FUNDS
	PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REVENU DE PLACEMENT ÉCHU ET COURU	AUTRES ACTIFS	TOTAL DES FONDS GARANTIS
	\$	\$	\$	\$
1	66,096	579	669	68,267
2	.....	.....	.....	.....
3	343,942	4,638	23,509	421,956
4	3,867,830	16,674	36,129	4,490,532
5	.....	.....	.....	.....
6	6,984,184	59,697	340,874	10,148,700
7	476,979	4,266	422	522,020
8	282,819	1,805	2,998	321,081
9	895,251	22,397	1,512	973,122
10	.....	.....	.....	.....
11	865,769	12,410	4,981	989,699
12	114,409	1,016	202	124,264
13	15,165	140	43	17,186
14	975,269	13,975	63,210	1,442,759
15	1,268,475	7,506	18,354	1,477,025
16	280,990	2,406	1,362	322,871
17	103,541	1,047	236	137,541
18	510	117	.....	19,625
19	820,524	9,217	15,455	1,031,346
20	87,994	1,034	12	132,045
21	829,333	9,688	12,131	954,142
22	5,150,479	55,707	175,003	6,970,819
23	1,223,824	11,216	87,659	1,511,175
24	57,602	2,983	11	119,679
25	139,584	1,671	947	223,915
26	589,888	4,341	90	630,169
27	842,640	2,787	10,062	999,690
28	.....	.....	.....	.....
29	.....	.....	.....	55,150
30	55,150	.....	.....	55,150
31	10,205,204	177,882	105,795	14,344,983
32	2,405,809	26,576	170,102	3,062,274
33	.....	.....	.....	.....
	38,949,260	451,775	1,071,768	51,512,035

INLAND TRUST ET INVESTORS GROUP SONT CONSTITUÉES PAR LA PROVINCE DU MANITOBA.

1992 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE ('000)  
 TABLE II - ASSETS (BOOK VALUE) - COMPANY FUNDS

NO.	COMPANY - NO. SOCIÉTÉ	CASH - ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS DU BONS TRÉSOR ET DÉPÔTS À COURT TERME	BONDS OBLIGATIONS	SHARES ACTIONS	COLLATERAL LOANS PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS PRÊTS A LA CONSOMMATION	MORTGAGES AND SALE AGREEMENTS - PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE
			\$	\$	\$	\$	\$	\$
1 AGF TRUST.....	69	3,247		1,203	3,346		815	
2 BANK OF NOVA SCOTIA TRUST CO. ....		10,095						
3 BAYSHORE TRUST.....		4,000			8,680			
4 CANADA TRUST.....	41	2,520		346	43,575			
5 CANWEST TRUST.....	267			16,235	1,207			
6 CENTRAL GUARANTY TRUST.....					15,995			
7 CIBC TRUST.....	179	5,724						494
8 CITIZENS TRUST.....	1,211	2,889						216
9 CO-OPERATIVE TRUST.....		22		5,497				4,551
10 COMMERCIAL TRUST.....	112	948		2,059				
11 CONFEDERATION TRUST CO.....	1,616	35,000		56,429	15,135			
12 EQUITABLE TRUST.....				250		1,220		
13 EVANGELINE TRUST.....	258						9	1,440
14 GENERAL TRUST.....		9,125		20,883	6,340		4	9,259
15 HOUSEHOLD TRUST COMPANY.....							49,759	59,225
16 INCOME TRUST.....	215			1,713	1,242			
17 INLAND TRUST.....	7	2,866		3,850	173	822		
18 INTERNATIONAL TRUST.....	39	8,140		1,027				
19 INVESTORS GROUP TRUST.....	296	1,690		295	62,628			17,230
20 MERCHANT PRIVATE TRUST.....				8,997		1,387	393	312
21 METROPOLITAN TRUST.....	38							
22 MONTREAL TRUST.....		233,201		25,822	67,395			6,621
23 MUTUAL TRUST.....	24			25	22,281			
24 PEACE HILLS TRUST CO.....	4,696	5,731		5,530	478			699
25 PEOPLES TRUST.....	103	396				132	342	
26 PREMIER TRUST.....					22,101			
27 PRENOR TRUST.....	525							11,259
28 PROVINCIAL TRUST COMPANY.....	2	100		1,100				
29 R-M TRUST CO.....	73	9,936						
30 REGIONAL TRUST.....		7,487						990
31 ROYAL TRUST.....				201,676	215,611	8,098		10
32 SUN LIFE TRUST.....	14,410			2,895	8,582			4,521
33 TD TRUST COMPANY.....	10,124							
TOTAL, 1992.....		34,305	343,117	355,832	494,769	12,474	50,507	116,827

1992 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU III - ACTIF (VALEUR COMPTABLE) - FONDS DE LA SOCIÉTÉ

NO.	REAL ESTATE	INVESTMENTS IN SUBSIDIARIES		ADVANCES TO E.T.A. - -	ACCRUED E.T.A. FEES - -	INVESTMENT INCOME DUE AND ACCRUED			OTHER ASSETS - -	TOTAL - -	DEDUCT ASSETS NOT ADMITTED - -	TOTAL COMPANY FUNDS - -
		IMMÉUBLES	PLACEMENTS DANS LES FILIALES			AVANCES AUX SUCCESSIONS S.F.A.	HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	REVENU DE PLACEMENT ÉCHU ET COURU	AUTRES ACTIFS - -			
1						91	53	2,807	11,631	254	11,377	
2							19	.....	10,114	.....	10,114	
3			909				232	13,982	27,803	1,622	26,181	
4	4,869	50,807		79,049			669	143,326	325,202	17,612	307,590	
5		1,375					29	295	19,408	.....	19,408	
6							209	25,349	41,553	17,517	24,036	
7				7		36	123	37,362	43,925	2,524	41,401	
8		38					202	13,690	18,246	1,489	16,757	
9	7,978	6,777					282	34,761	59,868	2,399	57,469	
10				22		26	62	44	3,273	44	3,229	
11							1,490	7,760	117,430	4,832	112,598	
12							10	9,626	11,106	192	10,914	
13							11	64	1,782	27	1,755	
14	2,653	15,277				86	1,889	14,189	79,705	1,260	78,445	
15		8,391					1,707	10,659	129,741	12,861	116,880	
16	4,000	8,191		20	109	53	7,359	22,902	1,713	21,189		
17							112	4,805	12,635	1,512	11,123	
18				793			144	3,722	13,865	236	13,629	
19						1,094	460	2,587	86,280	4,648	81,632	
20		737					257	2,153	14,236	1,909	12,327	
21		19,414						35,455	54,907	6,045	48,862	
22	29,321	78,945	2,568	4,312		1,686	125,088	574,959	111,362	463,597		
23		14,277					28	56,571	93,206	10,385	82,821	
24							248	-175	17,207	235	16,972	
25							1	19,266	20,240	789	19,451	
26	154							33,085	33,239	1,882	31,357	
27	3,452	56			88		186	29,337	67,004	21,688	45,316	
28							24	.....	1,226	.....	1,226	
29					304			54,877	65,190	42,477	22,713	
30							452	3,170	12,099	3,157	8,942	
31	9,840		33,861					803,639	1,272,735	211,158	1,061,577	
32	5,570	17,028					155	242,575	295,736	100,689	195,047	
33								.....	10,124	.....	10,124	
	77,003	213,056	116,320	6,146	10,793	1,737,428		3,568,577	582,518	2,986,059		

1992 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE ('000)  
 TABLE III - LIABILITIES - GUARANTEED TRUST FUNDS  
 TABLEAU III - PASSIF - FONDS GARANTIS

===== DEPOSITS AND CERTIFICATES =====

DÉPÔTS ET CERTIFICATS

NO.	COMPANY - NO. SOCIÉTÉ	DEMAND - À DEMANDE	TERM - À TERME	ACCRUED INTEREST - INTRÉRÉT COURU	BANK OVERDRAFTS - DÉCOUVERTS BANCAIRES	OTHER LIABILITIES - AUTRES PASSIFS	TOTAL GUARANTEED TRUST FUNDS	
							\$	\$
1 AGF TRUST.....		225	62,738	2,851	.....	2,453	68,267	
2 BANK OF NOVA SCOTIA TRUST CO. ....		.....	.....	.....	.....	.....	.....	
3 BAYSHORE TRUST.....		391,011	16,784	516	13,645	421,956		
4 CANADA TRUST.....		1,081,935	3,159,517	108,836	.....	140,244	4,490,532	
5 CANWEST TRUST.....		.....	.....	.....	.....	.....	.....	
6 CENTRAL GUARANTY TRUST.....		2,361,409	7,477,085	295,988	.....	14,218	10,148,700	
7 CIBC TRUST.....		1,890	461,849	18,629	.....	39,652	522,020	
8 CITIZENS TRUST.....		38,467	260,778	8,432	.....	13,404	321,081	
9 CO-OPERATIVE TRUST.....		2,279	883,900	47,654	.....	39,289	973,122	
10 COMMERCIAL TRUST.....		.....	.....	.....	.....	.....	.....	
11 CONFEDERATION TRUST CO.....		126,887	776,617	84,935	.....	1,260	989,699	
12 EQUITABLE TRUST.....		.....	110,804	3,852	.....	9,608	124,264	
13 EVANGELINE TRUST.....		225	16,222	684	.....	55	17,186	
14 GENERAL TRUST.....		163,501	1,218,285	47,866	.....	13,107	1,442,759	
15 HOUSEHOLD TRUST COMPANY.....		26,326	1,353,558	95,970	.....	1,171	1,477,025	
16 INCOME TRUST.....		26,233	275,791	13,800	5	7,042	322,871	
17 INLAND TRUST.....		14,324	113,774	4,547	1,603	3,293	137,541	
18 INTERNATIONAL TRUST.....		17,775	632	35	.....	1,183	19,625	
19 INVESTORS GROUP TRUST.....		104,345	801,706	127,855	.....	-2,560	1,031,346	
20 MERCHANT PRIVATE TRUST.....		18	127,760	3,857	33	377	132,045	
21 METROPOLITAN TRUST.....		64,230	824,421	29,438	.....	36,053	954,142	
22 MONTREAL TRUST.....		984,973	5,651,840	212,070	.....	121,936	6,970,819	
23 MUTUAL TRUST.....		26,750	1,354,308	51,204	39	78,874	1,511,175	
24 PEACE HILLS TRUST CO.....		58,875	59,300	1,319	.....	185	119,679	
25 PEOPLES TRUST.....		4	194,554	15,492	.....	13,865	223,915	
26 PREMIER TRUST.....		36,521	541,055	20,240	1,055	31,298	630,169	
27 PRENOR TRUST.....		116,732	841,002	35,315	.....	6,641	999,690	
28 PROVINCIAL TRUST COMPANY.....		.....	.....	.....	.....	.....	.....	
29 R-M TRUST CO.....		.....	.....	.....	.....	.....	.....	
30 REGIONAL TRUST.....		496	44,665	4,294	.....	5,695	55,150	
31 ROYAL TRUST.....		2,909,724	10,520,063	401,632	.....	513,564	14,344,983	
32 SUN LIFE TRUST.....		321,827	2,343,682	179,009	63,768	153,788	3,062,274	
33 TD TRUST COMPANY.....		.....	.....	.....	.....	.....	.....	
TOTAL, 1992.....		8,485,971	39,867,117	1,832,588	67,019	1,259,340	51,512,035	



1992 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE ('000)  
 TABLE IV - LIABILITIES AND SHAREHOLDERS' EQUITY - COMPANY FUNDS

NO.	COMPANY NO. SOCIÉTÉS	LIABILITIES - PASSIF					PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES (1)
		BORROWED MONEY AND BANK OVER- DRAFTS	INCOME TAX PAYABLE	DIVIDENDS PAYABLE	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES		
		EMPRUNTS ET DÉCOUVERTS BANCAIRES	IMPÔTS SUR LE REVENU À PAYER	DIVIDENDES À PAYER	FRAIS COURUS ET À PAYER ET AUTRES PASSIFS		
		\$	\$	\$	\$	\$	\$
1	AGF TRUST.....				1,064	77	
2	BANK OF NOVA SCOTIA TRUST CO.....		64		47		
3	BAYSHORE TRUST.....	99			533		
4	CANADA TRUST.....		5,806		74,261	8,831	
5	CANWEST TRUST.....				13	379	
6	CENTRAL GUARANTY TRUST.....				138,532	2,333	
7	CIBC TRUST.....				4,270	58	
8	CITIZENS TRUST.....				713		
9	CO-OPERATIVE TRUST.....		1,061		607	1	
10	COMMERCIAL TRUST.....				77		
11	CONFEDERATION TRUST CO.....				8,265	5,962	
12	EQUITABLE TRUST.....	21	4		887		
13	EVANGELINE TRUST.....				99		
14	GENERAL TRUST.....	11,433			21,013	4,789	
15	HOUSEHOLD TRUST COMPANY.....	11,440			29,673	3,316	
16	INCOME TRUST.....	1,500			4,464	118	
17	INLANU TRUST.....	264			127		
18	INTERNATIONAL TRUST.....				1,690		
19	INVESTORS GROUP TRUST.....	18,004	2,113		879		
20	MERCHANT PRIVATE TRUST.....	20			961		
21	METROPOLITAN TRUST.....				357		
22	MONTREAL TRUST.....	10,695			53,480	27,095	
23	MUTUAL TRUST.....				1,060		
24	PEACE HILLS TRUST CO.....				292	67	
25	PEOPLES TRUST.....		1,477		2,697		
26	Premier TRUST.....				251		
27	PRENOR TRUST.....	8,000			2,310	10,124	
28	PROVINCIAL TRUST COMPANY.....		2		11		
29	R-M TRUST CO.....	6,011			36,452		
30	REGIONAL TRUST.....	927			626		
31	ROYAL TRUST.....	150,321		7	354,859	1,570	
32	SUN LIFE TRUST.....	3,211			30,633	1,722	
33	TD TRUST COMPANY.....		10		184		
	TOTAL, 1992.....	221,946	10,537	7	771,387	66,442	

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1992 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU IV - PASSIF ET AVOIR DES ACTIONNAIRES - FONDS DE LA SOCIÉTÉ

SHAREHOLDERS' EQUITY											
AVOIR DES ACTIONNAIRES											
NO.	DEFERRED INCOME TAX	GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS			INVESTMENT RESERVES			RETAINED EARNINGS			TOTAL COMPANY FUNDS
		TOTAL	CAPITAL	RÉSERVE GÉNÉRALE ET/OU EXCÉDENT VERSÉ	RÉSERVES DE PLACEMENTS	BÉNÉFICES NON REPARTIS	-	-	-		
NO.	IMPÔTS SUR LE REVENU REPORTÉS	TOTAL	CAPITAL	-	-	-	-	-	-	TOTAL DES FONDS DE LA SOCIÉTÉ	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1	.....	1,141	9,700	.....	.....	536	10,236	.....	.....	11,377	
2	.....	111	10,000	.....	.....	3	10,003	.....	.....	10,114	
3	2,134	2,766	18,697	.....	.....	4,718	23,415	.....	.....	26,181	
4	5,569	94,467	32,160	.....	.....	180,963	213,123	.....	.....	307,590	
5	.....	392	23,924	.....	.....	-4,908	19,016	.....	.....	19,408	
6	.....	140,865	294,465	475,404	.....	-886,698	-116,829	.....	.....	24,036	
7	.....	4,328	63,055	2,350	.....	-28,332	37,073	.....	.....	41,401	
8	.....	713	14,698	509	.....	837	16,044	.....	.....	16,757	
9	264	1,933	39,566	14,666	.....	1,304	55,536	.....	.....	57,469	
10	.....	77	2,000	.....	.....	1,152	3,152	.....	.....	3,229	
11	.....	14,227	144,521	.....	-8,565	-37,585	98,371	.....	.....	112,598	
12	.....	912	8,717	.....	-192	1,477	10,002	.....	.....	10,914	
13	.....	99	1,500	.....	.....	156	1,656	.....	.....	1,755	
14	2	37,237	52,000	.....	.....	-10,792	41,208	.....	.....	78,445	
15	.....	44,429	78,000	.....	.....	-5,549	72,451	.....	.....	116,880	
16	.....	6,082	5,014	5,218	.....	4,875	15,107	.....	.....	21,189	
17	142	533	6,605	.....	.....	3,985	10,590	.....	.....	11,123	
18	.....	1,690	10,121	4,135	.....	-2,317	11,939	.....	.....	13,629	
19	-3,549	17,447	30,400	100	.....	33,685	64,185	.....	.....	81,632	
20	.....	981	12,700	.....	.....	-1,354	11,346	.....	.....	12,327	
21	.....	357	96,040	6,429	.....	-53,964	48,505	.....	.....	48,862	
22	.....	91,270	260,693	169,419	.....	-57,785	372,327	.....	.....	463,597	
23	738	1,798	63,050	.....	.....	17,973	81,023	.....	.....	82,821	
24	.....	359	15,041	.....	.....	1,572	16,613	.....	.....	16,972	
25	.....	4,174	2,663	7,341	.....	5,273	15,277	.....	.....	19,451	
26	219	470	10,006	.....	.....	20,881	30,887	.....	.....	31,357	
27	.....	20,434	27,694	25,389	.....	-28,201	24,882	.....	.....	45,316	
28	.....	13	1,000	.....	.....	213	1,213	.....	.....	1,226	
29	.....	42,463	26,500	.....	.....	-46,250	-19,750	.....	.....	22,713	
30	.....	1,553	14,419	.....	.....	-7,030	7,389	.....	.....	8,942	
31	.....	506,757	722,561	111,640	.....	-279,381	554,820	.....	.....	1,061,577	
32	.....	35,566	355,501	.....	.....	-196,020	159,481	.....	.....	195,047	
33	.....	194	10,000	.....	.....	-70	9,930	.....	.....	10,124	
		5,519	1,075,838	2,463,011	822,600	-8,757	-1,366,633	1,910,221	2,986,059		

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT : LA VALEUR AMORTIE DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR AU MARCHÉ DE TOUS LES AUTRES TITRES.

1992 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE ('000)  
 TABLE V - STATEMENT OF INCOME AND EXPENSES

NO.	COMPANY - NO.	FEES AND INVESTMENT INCOME EARNED				TOTAL REVENU - REVENU TOTAL	INTEREST INCURRED - INTÉRÉT ENGAGÉ	SALARIES AND STAFF - TRAITEMENTS ET AVANTAGES SOCIAUX
		COMMISSIONS EARNED ON B.T.A.	OTHER	REVENU DE HONORAIRES ET PLACEMENT RÉALISÉ	AUTRES S.F.A.			
1 AGF TRUST.....	7,916	197	312	8,425	6,514	577		
2 BANK OF NOVA SCOTIA TRUST CO..	141	-----	-----	141	-----	-----		
3 BAYSHORE TRUST.....	39,293	446	430	40,169	31,593	2,301		
4 CANADA TRUST.....	402,683	101,890	20,316	524,889	304,504	94,553		
5 CANWEST TRUST.....	1,616	-----	-----	1,616	-----	-----		
6 CENTRAL GUARANTY TRUST.....	1,058,288	31,978	9,340	1,099,606	879,311	116,353		
7 CIBC TRUST.....	33,743	1,213	1,343	36,299	27,511	4,605		
8 CITIZENS TRUST.....	27,166	23	1,262	28,451	21,088	2,650		
9 CO-OPERATIVE TRUST.....	98,395	4,427	2,919	105,741	80,607	8,578		
10 COMMERCIAL TRUST.....	237	75	-----	312	-----	4		
11 CONFEDERATION TRUST CO.....	101,647	2,608	4,061	108,316	103,177	8,712		
12 EQUITABLE TRUST.....	11,528	-----	594	12,122	8,888	2,118		
13 EVANGELINE TRUST.....	1,942	-----	52	1,994	1,601	-----		
14 GENERAL TRUST.....	143,790	1,015	2,850	147,655	120,651	11,734		
15 HOUSEHOLD TRUST COMPANY.....	142,374	309	8,858	151,541	120,998	5,571		
16 INCOME TRUST.....	32,344	200	860	33,404	27,473	2,051		
17 INLAND TRUST.....	14,253	1	176	14,430	11,536	783		
18 INTERNATIONAL TRUST.....	2,437	4,461	3,284	10,182	970	4,980		
19 INVESTORS GROUP TRUST.....	123,002	18,612	100	141,714	104,310	2,394		
20 MERCHANT PRIVATE TRUST.....	11,392	799	404	12,595	9,464	763		
21 METROPOLITAN TRUST.....	98,090	6,026	6,518	110,634	89,295	12,640		
22 MONTREAL TRUST.....	665,484	76,167	4,282	745,933	546,417	60,202		
23 MUTUAL TRUST.....	114,451	473	4,687	119,611	98,160	5,691		
24 PEACE HILLS TRUST CO.....	13,447	1,225	623	15,295	10,606	2,421		
25 PEOPLES TRUST.....	20,994	-----	8,014	29,008	18,118	1,223		
26 PREMIER TRUST.....	65,444	-----	3,402	68,846	54,851	2,169		
27 PRENOR TRUST.....	99,493	544	3,810	103,847	89,774	8,711		
28 PROVINCIAL TRUST COMPANY.....	115	-----	-----	115	-----	-----		
29 R-M TRUST CO.....	734	27,197	2,098	30,029	2,166	15,115		
30 REGIONAL TRUST.....	7,758	-----	183	7,941	7,028	331		
31 ROYAL TRUST.....	1,528,452	124,073	104,991	1,757,516	1,275,725	177,684		
32 SUN LIFE TRUST.....	287,796	291	3,637	291,724	266,714	18,865		
33 TD TRUST COMPANY.....	124	-----	-----	124	-----	5		
TOTAL, 1992.....	5,156,569	404,250	199,406	5,760,225	4,319,050	573,784		

1992 - SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU V - ESTAT DES REVENUS ET DES DÉPENSES

NO.	OTHER OPERATING EXPENSES	AMORTISSEMENT FRAIS D'EXPLOI- TATION	PROFIT BEFORE GAINS EXPENSES			NET GAIN (LOSS) ON INVEST- MENTS			PROFIT BEFORE TAXES	INCOME TAXES	NET PROFIT
			TOTAL EXPENSES	OR LOSSES ON DEPRECIATION	GAIN (LOSS) ON INVEST- MENTS	PROFIT (PERTE) AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS	BÉNÉFICE NET SUR RÉALISATION DE PLACEMENTS	BÉNÉFICE AVANT IMPÔTS SUR LE REVENU			
1	1,700	7	8,798	-373	116	-257	-74	-183			
2	74	-----	74	67	-----	67	64	3			
3	2,846	198	36,938	3,231	-1,957	1,274	-141	1,415			
4	49,635	31,034	479,726	45,163	-3,422	41,741	11,428	30,313			
5	251	-----	251	1,365	-1,794	-429	-----	-429			
6	286,227	6,411	1,288,302	-188,696	-145,296	-333,992	1,641	-335,633			
7	4,290	326	36,732	-433	2,640	2,207	-----	2,207			
8	2,737	115	26,590	1,861	-----	1,861	-----	1,861			
9	8,530	620	98,335	7,406	-1,367	6,039	2,688	3,351			
10	289	-----	293	19	-1	18	13	5			
11	23,194	906	135,989	-27,673	847	-26,826	2,003	-28,829			
12	1,099	-----	12,105	17	90	107	52	55			
13	346	-----	1,947	47	-23	24	1	23			
14	29,984	543	162,912	-15,257	-183	-15,440	9,282	-24,722			
15	21,208	287	148,064	3,477	-13,075	-9,598	-4,577	-5,021			
16	3,519	72	33,115	289	-3,346	-3,057	-1,496	-1,561			
17	1,758	22	14,099	331	27	358	-195	553			
18	3,309	91	9,350	832	-----	832	-----	832			
19	14,304	104	121,112	20,602	-7,805	12,797	652	12,145			
20	2,339	239	12,805	-210	-115	-325	-707	382			
21	35,476	2,194	139,605	-28,971	966	-28,005	98	-28,103			
22	186,537	3,074	796,230	-50,297	6,012	-44,285	-24,670	-19,615			
23	14,103	396	118,350	1,261	4,142	5,403	-704	6,107			
24	2,007	243	15,277	18	26	44	-7	51			
25	5,951	82	25,374	3,634	-----	3,634	1,562	2,072			
26	3,142	70	60,232	8,614	-2,828	5,786	2,259	3,527			
27	10,265	1,102	109,852	-6,005	-14,622	-20,627	304	-20,931			
28	16	-----	16	99	-----	99	50	49			
29	17,532	928	35,741	-5,712	-----	-5,712	-1,927	-3,785			
30	1,546	59	8,964	-1,023	-5,165	-6,188	-2,744	-3,444			
31	212,042	19,040	1,684,491	73,025	-190,594	-117,569	-40,762	-76,807			
32	135,268	3,431	424,278	-132,554	2,273	-130,281	-57,115	-73,166			
33	179	-----	184	-60	-----	-60	10	-70			
	1,081,703	71,594	6,046,131	-285,906	-374,454	-660,360	-103,012	-557,348			

## 1992 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE ('000)

## TABLE VI - STATEMENT OF RETAINED EARNINGS

NO.	COMPANY - NO. SOCIÉTÉ	BALANCE AT BEGINNING OF YEAR - SOLDE AU DÉBUT DE L'ANNÉE	NET PROFIT - BÉNÉFICE NET	OTHER ITEMS - AUTRES POSTES	DIVIDENDS TO SHAREHOLDERS - DIVIDENDES AUX ACTIONNAIRES	ADD-AJOUTER			DEDUCT - DÉDUIRE		
											TRANSFER TO - VIRER AUX
1 AGF TRUST.....		809	-183			\$	\$	\$	\$	\$	INVESTMENT RESERVES - RÉSERVES DE PLACEMENTS
2 BANK OF NOVA SCOTIA TRUST CO.....		3									
3 BAYSHORE TRUST.....		4,235	1,415	1	730						
4 CANADA TRUST.....		156,241	30,313								
5 CANWEST TRUST.....		-4,755	-429		1,000						
6 CENTRAL GUARANTY TRUST.....		-636,361	-335,623								
7 CIBC TRUST.....		-29,406	2,207								
8 CITIZENS TRUST.....		-1,088	1,861								
9 CO-OPERATIVE TRUST.....		1,100	3,351		1,991						
10 COMMERCIAL TRUST.....		1,135	5								
11 CONFEDERATION TRUST CO.....		-6,527	-28,829								
12 EQUITABLE TRUST.....		1,422	55								
13 EVANGELINE TRUST.....		176	23		47						-18
14 GENERAL TRUST.....		11,150	-24,722		6,599						
15 HOUSEHOLD TRUST COMPANY.....		7,065	-5,021								
16 INCOME TRUST.....		7,369	-1,561								
17 INLAND TRUST.....		4,335	553		388						
18 INTERNATIONAL TRUST.....		-4,135	832								
19 INVESTORS GROUP TRUST.....		25,654	12,145		6,868						
20 MERCHANT PRIVATE TRUST.....		-327	382								
21 METROPOLITAN TRUST.....		-34,787	-28,103								
22 MONTREAL TRUST.....		21,341	-19,615	1,725	1,065						
23 MUTUAL TRUST.....		18,904	6,107								
24 PEACE HILLS TRUST CO.....		1,144	51								
25 PEOPLES TRUST.....		1,145	2,072	147							
26 PREMIER TRUST.....		17,016	3,527								
27 PRENOR TRUST.....		-4,870	-20,931								
28 PROVINCIAL TRUST COMPANY.....		164	49								
29 R-M TRUST CO.....		-29,954	-3,785								
30 REGIONAL TRUST.....		-8,919	-3,444	7,881							
31 ROYAL TRUST.....		-60,640	-76,807		20,042						
32 SUN LIFE TRUST.....		-65,902	-73,166								
33 TD TRUST COMPANY.....			-70								-18
TOTAL, 1992.....		-607,266	-557,348	9,754	38,730						

1992 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU VI - ETAT DES BÉNÉFICES NON REPARTIS

DEDUCT - DÉDUIRE

CHANGE IN

CHANGEMENTS

NO.	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUE		ASSETS NOT ADMITTED	OTHER ITEMS	BALANCE AT END OF YEAR
	NO.	PROVISION POUR MOINS-VALUE DE PLACEMENTS	ACTIF NON AGRÉE	AUTRES POSTES	SOLDE EN FIN D'ANNÉE
1	77	13	.....	.....	536
2	.....	.....	.....	.....	3
3	.....	-189	392	.....	4,718
4	4,278	1,313	.....	180,963	
5	-1,276	.....	.....	.....	-4,908
6	-64,485	-20,811	.....	.....	-886,698
7	58	1,075	.....	.....	-28,332
8	.....	-64	.....	.....	837
9	1	1,155	.....	.....	1,304
10	.....	-12	.....	.....	1,152
11	.....	.....	2,229	.....	-37,585
12	.....	.....	.....	.....	1,477
13	.....	13	.....	1	156
14	322	-9,701	.....	.....	-10,792
15	1,010	6,583	.....	.....	-5,549
16	63	870	.....	.....	4,875
17	.....	515	.....	.....	3,985
18	.....	-986	.....	.....	-2,317
19	.....	-2,754	.....	.....	33,685
20	.....	1,582	.....	-173	-1,354
21	.....	-8,926	.....	.....	-53,964
22	13,182	46,989	.....	.....	-57,785
23	.....	7,038	.....	.....	17,973
24	67	-444	.....	.....	1,572
25	.....	-1,909	.....	.....	5,273
26	.....	.....	-338	.....	20,881
27	4,399	-1,999	.....	.....	-28,201
28	.....	.....	.....	.....	213
29	.....	12,511	.....	.....	-46,250
30	.....	2,548	.....	.....	-7,030
31	1,570	120,322	.....	.....	-279,381
32	1,722	55,229	1	.....	-196,020
33	.....	.....	.....	.....	-70
	-39,012	209,961	2,112	-1,366,633	

## 1992 LOAN COMPANIES - SOCIÉTÉS DE PRÊT ('000)

## TABLE VII - ASSETS (AT BOOK VALUE)

NO.	COMPANY - NO. SOCIÉTÉ	CASH - ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES	COLLATERAL LOANS	CONSUMER LOANS
			BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	OBLIGATIONS	ACTIONS	PRÊTS SUR NANTISSEMENTS	PRÊTS À LA CONSOMMATION
\$	\$	\$	\$	\$	\$	\$	\$
1 BANK OF MONTREAL MTGE. CORP...	32,857	1,685,282	3,460	-----	-----	-----	-----
2 CANADA TRUSTCO MORTGAGE CO...	373,704	3,939,697	732,668	1,386,516	1,963,291	1,391,277	
3 CENTRAL GUARANTY MORTGAGE CORP	875,054	15,266	1,025	11,665	3,074	12,371	
4 CIBC MORTGAGE CORP.....	6,791	1,913,705	66,429	-----	-----	-----	-----
5 EVANGELINE SAVINGS AND MTGE. C	45	1,630	-----	339	34	-----	5
6 GRANVILLE SAVINGS AND MTGE. CO	2,459	11,166	1,397	7	-----	-----	1,364
7 HONGKONG BANK MTGE. CORP.....	602,314	-----	-----	5,212	-----	-----	47
8 LEAGUE SAVINGS AND MTGE. CO....	25	8,000	8,513	56	997	-----	5,620
9 MANDATE NATIONAL MORTGAGE CORP	32	-----	-----	-----	-----	-----	-----
10 MORGUARD MTGE. INVEST. CO. OF.	369	-----	-----	-----	-----	-----	-----
11 MTC MORTGAGE INVESTMENT CORP..	423	723	-----	-----	-----	-----	-----
12 NAL MTGE. CO.....	16,129	63,222	78,864	5,720	-----	-----	-----
13 NATIONAL BANK OF GREECE (CAN) ..	-----	-----	-----	-----	-----	-----	-----
14 ROYAL BANK MTGE. CORP.....	570,586	752,555	840,672	-----	-----	-----	-----
15 ROYAL TRUSTCO MTGE. CO.....	3,404	-----	-----	3,000	-----	-----	-----
16 SCOTIA MTGE. CORP.....	-----	2,520,000	-----	-----	-----	-----	-----
17 SECURITY HOME MTGE INVESTMENT.	146	10,000	195	-----	-----	-----	-----
18 SUN LIFE SAVINGS AND MTGE. COR	1,341	86,876	103,170	4,056	-----	-----	-----
19 TD MTGE. CORP.....	911	12,081	97,103	459,000	-----	-----	328,500
20 TD PACIFIC MTGE. CORP.....	7	295,496	-----	-----	-----	-----	51,279
21 VICTORIA AND GREY MTGE. CORP..	14,778	54,655	23,923	5,840	-----	-----	-----
TOTAL 1992.....	1,899,061	11,972,668	1,957,419	1,881,411	1,967,396	1,790,463	

1992 SOCIÉTÉS DE PRÊT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU VII - ACTIF (VALEUR COMPTABLE)

NO.	MORTGAGES AND SALE AGREEMENTS - NO. PRÉTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE - IMMEUBLES	INVESTMENTS IN SUBSIDIARIES - PLACEMENTS DANS LES FILIALES	INVESTMENT INCOME DUE AND ACCRUED - REVENU DE PLACEMENT ÉCHU ET COURU			OTHER ASSETS - AUTRES ACTIFS	TOTAL - TOTAL	DEDUCT ASSETS NOT ADMITTED - MOINS ACTIF NON AGRÉE	TOTAL ASSETS - ACTIF TOTAL
				\$	\$	\$				
				\$	\$	\$				
1	20,676,673	-----	117,006	4,375	60,231	22,579,884	60,059	22,519,825		
2	17,657,613	177,235	391,164	167,612	3,866,001	32,046,778	157,780	31,888,998		
3	308,315	1,140	-----	2,866	-----	1,230,776	-----	1,230,776		
4	26,152,711	30,514	-----	162,013	71,413	28,403,576	18,659	28,384,917		
5	21,785	649	3,000	233	109	27,829	95	27,734		
6	157,452	724	1,205	1,401	1,208	178,383	1,130	177,253		
7	3,069,176	-----	-----	24,462	37,863	3,739,074	4,710	3,734,364		
8	262,123	774	-----	1,817	2,667	290,592	613	289,979		
9	3,629	-----	-----	-----	453	4,114	452	3,662		
10	18,139	1,329	-----	247	347	20,431	9	20,422		
11	35,322	-----	-----	222	124	36,814	124	36,690		
12	156,643	8,859	-----	3,454	382	333,273	382	332,891		
13	39	-----	-----	-----	6,338	6,377	-----	6,377		
14	30,783,780	-----	-----	172,330	3,177,082	36,297,005	7,096	36,289,909		
15	-----	-----	-----	-----	-----	6,404	-----	6,404		
16	12,445,632	16,214	-----	84,461	154,665	15,220,972	83,328	15,137,644		
17	116,407	8,429	-----	1,419	1,349	137,945	553	137,392		
18	21,735	-----	-----	5,007	1,960	224,145	198	223,947		
19	16,002,623	-----	-----	90,273	970,091	17,960,582	8,392	17,952,190		
20	2,371,525	-----	-----	12,531	308,205	3,039,043	5,251	3,033,792		
21	774,277	108	-----	6,333	599	880,513	599	879,914		
	131,035,599	245,975	512,375	741,056	8,661,087	162,664,510	349,430	162,315,080		

1992 LOAN COMPANIES - SOCIÉTÉS DE PRÊT ('000)  
 TABLE VIII - LIABILITIES AND SHAREHOLDERS' EQUITY

NO.	COMPANY NO.	DEPOSITS AND DEBENTURES						LIABILITIES-PASSIF						
		DÉPÔTS ET OBLIGATIONS			OTHER BORROWED MONEY AND BANK OVERDRAFTS			INCOME TAX PAYABLE			DIVIDENDS PAYABLE			
		DEMAND À DEMANDE	TERM À TERME	ACCURED INTEREST INTÉRêTS COURUS	AUTRES EMPRUNTS ET DÉCOUVERTS BANCAIRES	IMPôTS SUR LE REVENU À PAYER	DIVIDENDES À PAYER	FRAIS COURUS ET À PAYER ET AUTRES PASSIFS						
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1 BANK OF MONTREAL MTGE. CORP...		20,832,563	638,730	.....	.....	10,830	.....	.....	.....	.....	199,775			
2 CANADA TRUSTCO MORTGAGE CO....	14,364,882	15,315,495	624,677	44,485	.....	.....	.....	.....	103,138	.....	292,299			
3 CENTRAL GUARANTY MORTGAGE CORP	37,213	1,133,992	37,447	.....	.....	.....	.....	.....	.....	.....	10,738			
4 CIBC MORTGAGE CORP.....	8,172,721	14,125,309	736,097	3,943,859	70,066	.....	.....	.....	.....	.....	350,622			
5 EVANGELINE SAVINGS AND MTGE. C	3,437	20,268	735	.....	.....	12	.....	.....	.....	.....	456			
6 GRANVILLE SAVINGS AND MTGE. CO	9,091	148,158	7,831	.....	.....	.....	.....	.....	.....	.....	1,920			
7 HONGKONG BANK MTGE. CORP.....	725,594	2,739,210	34,627	15,261	5,916	.....	.....	.....	.....	.....	61,524			
8 LEAGUE SAVINGS AND MTGE. CO...	10,181	251,009	10,015	.....	.....	.....	.....	74	.....	.....	4,487			
9 MANDATE NATIONAL MORTGAGE CORP	917	.....	.....	.....	.....	.....	.....	31	.....	.....	60			
10 MORGARD MTGE. INVEST. CO. OF.	.....	299	5	762	.....	.....	.....	.....	.....	.....	8			
11 MTC MORTGAGE INVESTMENT CORP.	.....	.....	.....	.....	.....	694	.....	.....	.....	.....	122			
12 NAL MTGE. CO.....	3,731	291,829	15,083	861	.....	.....	.....	.....	.....	.....	1,873			
13 NATIONAL BANK OF GREECE (CAN)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	32			
14 ROYAL BANK MTGE. CORP.....	13,058,775	20,363,479	729,117	173	115,215	.....	.....	.....	.....	.....	60,730			
15 ROYAL TRUSTCO MTGE. CO.....	.....	.....	.....	25	.....	.....	.....	.....	.....	.....	1,905			
16 SCOTIA MTGE. CORP.....	5,297,840	8,515,933	287,740	81,095	27,574	.....	.....	.....	.....	.....	605,211			
17 SECURITY HOME MTGE INVESTMENT	.....	104,716	3,909	.....	.....	.....	.....	.....	.....	.....	7,002			
18 SUN LIFE SAVINGS AND MTGE. COR	30,858	167,600	12,183	.....	.....	.....	.....	.....	.....	.....	794			
19 TD MTGE. CORP.....	7,345,196	9,321,813	261,587	507,445	.....	.....	.....	.....	.....	.....	78,754			
20 TD PACIFIC MTGE. CORP.....	1,429,246	838,202	18,184	657,881	.....	.....	.....	.....	.....	.....	18,148			
21 VICTORIA AND GREY MTGE. CORP..	1,709	804,172	28,408	.....	.....	.....	.....	.....	.....	.....	6,410			
TOTAL 1992.....	50,491,391	94,974,047	3,446,375	5,251,822	229,638	103,937	1,702,870							

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1992 SOCIÉTÉS DE PRÊT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU VIII - PASSIF ET AVOIR DES ACTIONNAIRES

SHAREHOLDERS' EQUITY-AVOIR DES ACTIONNAIRES												
PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUE			DEFERRED INCOME TAX			GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS			INVESTMENT RESERVES ET/OU EXCÉDENT VERSE			TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY
NO.	NO.	NO.	-	-	-	-	-	-	-	-	-	
-	-	-	PROVISION POUR MOINS-VALUE DE PLACEMENTS (1)	IMPÔTS SUR LE REVENU REPORTÉS	TOTAL	CAPITAL	RÉSERVE GÉNÉRALE ET/OU EXCÉDENT VERSE	RÉSERVES DE PLACEMENTS	BÉNÉFICES NON REPARTIS	TOTAL	TOTAL PASSIF ET AVOIR DES ACTIONNAIRES	
			\$	\$	\$	\$	\$	\$	\$	\$	\$	
1	-----	13,040	21,694,938	875,002	-----	-----	-----	-----	-50,115	824,887	22,519,825	
2	27,782	14,742	30,787,500	913,647	-----	-----	-----	-----	187,851	1,101,498	31,888,998	
3	-----	-----	1,219,390	10,778	16,086	-----	-----	-----	-15,478	11,386	1,230,776	
4	-----	-----	27,398,674	720,075	-----	-----	-----	-----	266,168	986,243	28,384,917	
5	-----	-----	24,908	1,248	120	-----	-----	-----	1,458	2,826	27,734	
6	-----	173	167,173	7,100	250	-----	-----	-----	2,730	10,080	177,253	
7	-----	-----	3,582,132	153,003	-----	-----	-----	-----	-771	152,232	3,734,364	
8	7	215	275,988	11,613	2,675	-----	-----	-----	-297	13,991	289,979	
9	-----	-----	1,008	3,106	31	-----	-----	-----	-483	2,654	3,662	
10	-----	1,074	19,090	-----	-----	-----	-----	-----	258	19,348	20,422	
11	-----	-----	816	35,940	-----	-----	-----	-----	-66	35,874	36,690	
12	291	-----	313,668	17,500	-----	-----	-----	-----	1,723	19,223	332,891	
13	-----	-----	32	4,000	-----	-----	-----	-----	2,345	6,345	6,377	
14	-----	-----	34,327,489	46,731	-----	-----	-----	-----	1,915,689	1,962,420	36,289,909	
15	104	-----	2,034	5,005	26	-----	-----	-----	-661	4,370	6,404	
16	-----	23,167	14,838,560	82,410	-----	-----	-----	-----	216,674	299,084	15,137,644	
17	-----	-----	115,627	40,699	-----	-----	-----	-----	-18,934	21,765	137,392	
18	-----	-----	211,435	13,501	-----	-----	-----	-----	-989	12,512	223,947	
19	-----	-13,541	17,501,254	215,002	-----	-----	-----	-----	235,934	450,936	17,952,190	
20	-----	-----	2,961,661	47,000	-----	-----	-----	-----	25,131	72,131	3,033,792	
21	-----	505	841,204	30,749	-----	-----	-----	-----	7,961	38,710	879,914	
	28,184	38,301	156,266,565	3,253,199	19,188	-----	-----	-----	2,776,128	6,048,515	162,315,080	

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT : LES VALEURS AMORTIES DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR AU MARCHÉ DE TOUS LES AUTRES TITRES.

## 1992 LOAN COMPANIES - SOCIÉTÉS DE PRÊT (\*'000)

## TABLE IX - STATEMENT OF INCOME AND EXPENSES

NO.	COMPANY NO. SOCIÉTÉ	FEES AND INVESTMENT INCOME EARNED			COMMISSIONS EARNED ON AGENCY FUNDS			OTHER	TOTAL INCOME	INTEREST INCURRED	SALARIES AND STAFF BENEFITS	
		REVENU DE PLACEMENT RÉALISÉ	HONORAIRES ET COMMISSIONS SUR LES FONDS D'AGENCE	AUTRE	REVENU TOTAL						INTÉRÊT ENGAGÉ	TRAITEMENTS ET AVANTAGES SOCIAUX
		\$	\$	\$	\$			\$	\$		\$	\$
1	BANK OF MONTREAL MTGE. CORP...	2,058,576	.....	.....	2,058,576	1,618,234	.....					
2	CANADA TRUSTCO MORTGAGE CO....	2,686,670	.....	136,706	2,823,376	1,943,042	316,043					
3	CENTRAL GUARANTY MORTGAGE CORP	78,298	.....	556	78,854	83,668	.....					
4	CIBC MORTGAGE CORP.....	2,971,165	.....	9,313	2,980,478	2,305,135	11,396					
5	EVANGELINE SAVINGS AND MTGE. C	2,682	.....	239	2,921	2,088	368					
6	GRANVILLE SAVINGS AND MTGE. CO	17,503	.....	1,648	19,151	12,732	1,179					
7	HONGKONG BANK MTGE. CORP.....	312,524	.....	2,895	315,419	212,857	.....					
8	LEAGUE SAVINGS AND MTGE. CO....	29,275	.....	1,284	30,559	22,696	971					
9	MANDATE NATIONAL MORTGAGE CORP	423	.....	135	558	122	.....					
10	MORGARD MTGE. INVEST. CO. OF.	3,777	.....	1	3,778	1,377	.....					
11	MTC MORTGAGE INVESTMENT CORP..	2,984	.....	.....	2,984	.....	23					
12	NAL MTGE. CO.....	31,546	.....	150	31,696	27,942	.....					
13	NATIONAL BANK OF GREECE (CAN)....	4,130	.....	.....	4,130	3,396	56					
14	ROYAL BANK MTGE. CORP.....	3,856,339	.....	-722	3,855,617	2,536,756	6					
15	ROYAL TRUSTCO MTGE. CO.....	10	.....	102	112	.....	.....					
16	SCOTIA MTGE. CORP.....	1,775,788	.....	9,164	1,784,952	1,282,193	2,305					
17	SECURITY HOME MTGE INVESTMENT	14,529	.....	.....	14,529	11,527	55					
18	SUN LIFE SAVINGS AND MTGE. COR	17,057	.....	70	17,127	16,582	.....					
19	TD MTGE. CORP.....	1,879,186	.....	10,564	1,889,750	1,135,137	.....					
20	TD PACIFIC MTGE. CORP.....	275,499	.....	2,267	277,766	136,910	.....					
21	VICTORIA AND GREY MTGE. CORP..	78,555	.....	.....	78,555	68,167	.....					
	TOTAL 1992.....	16,096,516	.....	174,372	16,270,888	11,420,561	332,402					

1992 SOCIÉTÉS DE PRÉT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU IX - ETAT DES REVENUS ET DES DÉPENSES

NO.	OTHER OPERATING EXPENSES	DEPRECIATION	PROFIT			NET		
			TOTAL EXPENSES	BEFORE GAINS OR LOSSES ON INVESTMENTS	GAIN (LOSS) ON INVEST- MENTS	PROFIT BEFORE TAXES	INCOME TAXES	NET PROFIT
NO	AUTRES FRAIS D'EXPLOI- TATION	AMORTISSEMENT	DÉPENSES TOTALES	BÉNÉFICE AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS	PROFIT(Perte) NET SUR RÉALISATION DE PLACEMENTS	BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	IMPÔTS SUR LE REVENU	BÉNÉFICE NET
	\$	\$	\$	\$	\$	\$	\$	\$
1	377,728	-----	1,995,962	62,614	-----	62,614	26,618	35,996
2	274,899	37,451	2,571,435	251,941	-159,814	92,127	5,322	86,805
3	24,997	33	108,698	-29,844	221	-29,623	-248	-29,375
4	383,480	840	2,700,851	279,627	-22,188	257,439	108,859	148,580
5	311	9	2,776	145	-30	115	-22	137
6	1,183	48	15,142	4,009	-3,345	664	198	466
7	98,043	-----	310,900	4,519	-----	4,519	2,088	2,431
8	5,336	530	29,533	1,026	7	1,033	102	931
9	220	-----	342	216	-----	216	-----	216
10	144	-----	1,521	2,257	-----	2,257	18	2,239
11	487	-----	510	2,474	-----	2,474	53	2,421
12	3,767	5	31,714	-18	2,135	2,117	49	2,068
13	244	-----	3,696	434	-----	434	173	261
14	231,625	-----	2,768,387	1,087,230	-----	1,087,230	387,102	700,128
15	18	-----	18	94	-1,300	-1,206	27	-1,233
16	190,639	19	1,475,156	309,796	-----	309,796	137,859	171,937
17	5,268	21	16,871	-2,342	-----	-2,342	-30	-2,312
18	3,019	17	19,618	-2,491	249	-2,242	-1,209	-1,033
19	679,212	-----	1,814,349	75,401	-----	75,401	28,051	47,350
20	130,236	-----	267,146	10,620	-----	10,620	4,701	5,919
21	6,153	-----	74,320	4,235	-2,802	1,433	411	1,022
	2,617,009	38,973	14,208,945	2,061,943	-186,867	1,875,076	700,122	1,174,954

## 1992 LOAN COMPANIES - SOCIÉTÉS DE PRÊT ('000)

## TABLE X - STATEMENT OF RETAINED EARNINGS

NO.	COMPANY - NO. SOCIÉTÉ	ADD-AJOUTER			DEDUCT - DÉDUIRE			INVESTMENT RESERVES		
		BALANCE AT BEGINNING OF YEAR	NET PROFIT	OTHER ITEMS	DIVIDENDS TO SHAREHOLDERS	GENERAL RESERVE	MORTGAGES	PRÉTS	RÉSERVES DE PLACEMENTS	
		SOLDE AU DÉBUT DE L'ANNÉE	BÉNÉFICE NET	AUTRES POSTES	DIVIDENDES AUX ACTIONNAIRES	RÉSERVE GÉNÉRALE	HYPOTHÉCAIRES	AUTRES	-	
		\$	\$	\$	\$	\$	\$	\$	\$	
1	BANK OF MONTREAL MTGE. CORP...	-45,447	35,996	-----	38,360	-----	-----	-----	-----	
2	CANADA TRUSTCO MORTGAGE CO....	356,556	86,805	-----	213,459	-----	-----	-----	-----	
3	CENTRAL GUARANTY MORTGAGE CORP	10,968	-29,375	-----	-----	-----	-----	-----	-----	
4	CIBC MORTGAGE CORP.....	133,295	148,580	-----	7,425	-----	-----	-----	-----	
5	EVANGELINE SAVINGS AND MTGE. C	1,352	137	-----	97	-----	-----	-120	-----	
6	GRANVILLE SAVINGS AND MTGE. CO	2,798	466	-----	-----	-----	-----	-----	-----	
7	HONGKONG BANK MTGE. CORP.....	821	2,431	-----	-----	-----	-----	-----	-----	
8	LEAGUE SAVINGS AND MTGE. CO....	-175	931	-----	445	-----	-----	400	-----	
9	MANDATE NATIONAL MORTGAGE CORP	-551	216	-30	216	-----	-----	-----	-----	
10	MORGUARD MTGE. INVEST. CO. OF.	4	2,239	-----	2,005	-----	-----	-----	-----	
11	MTC MORTGAGE INVESTMENT CORP..	17	2,421	-----	2,407	-----	-----	-----	-----	
12	NAL MTGE. CO.....	-724	2,068	252	-----	-----	-----	-----	-----	
13	NATIONAL BANK OF GREECE (CAN) ..	2,084	261	-----	-----	-----	-----	-----	-----	
14	ROYAL BANK MTGE. CORP.....	1,216,321	700,128	-----	760	-----	-----	-----	-----	
15	ROYAL TRUSTCO MTGE. CO.....	-156	-1,233	-----	-----	-----	-----	-----	-----	
16	SCOTIA MTGE. CORP.....	280,450	171,937	-----	220,000	-----	-----	-----	-----	
17	SECURITY HOME MTGE INVESTMENT.	-17,232	-2,312	-----	-----	-----	-213	-----	-----	
18	SUN LIFE SAVINGS AND MTGE. COR	36	-1,033	-----	-----	-----	-----	-----	-----	
19	TD MTGE. CORP.....	196,976	47,350	-----	-----	-----	-----	-----	-----	
20	TD PACIFIC MTGE. CORP.....	17,967	5,919	-----	-----	-----	-----	-----	-----	
21	VICTORIA AND GREY MTGE. CORP..	7,390	1,022	-----	950	-----	-----	-----	-----	
	TOTAL 1992.....	2,162,750	1,174,954	222	486,124	-213	280	-----	-----	

1992 SOCIÉTÉS DE PRÊT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU X - ETAT DES BÉNÉFICES NON RÉPARTIS

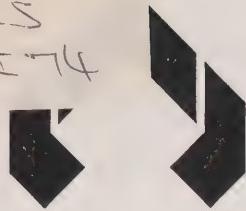
DEDUCT-DÉDUIRE				
CHANGE IN CHANGEMENTS				
PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUE				
NO.	PROVISION POUR MOINS-VALUE DE PLACEMENTS	ACTIF NON AGRÉÉ	OTHER ITEMS	BALANCE AT END OF YEAR
		\$	\$	\$
1	2,304	.....	.....	-50,115
2	18,245	23,740	66	187,851
3	-2,487	-442	.....	-15,478
4	.....	8,282	.....	266,168
5	.....	54	.....	1,458
6	.....	534	.....	2,730
7	.....	4,023	.....	-771
8	7	201	.....	-297
9	.....	-98	.....	-483
10	.....	-20	.....	258
11	.....	97	.....	-66
12	-95	42	-74	1,723
13	.....	.....	.....	2,345
14	.....	.....	.....	1,915,689
15	-679	-49	.....	-661
16	.....	15,713	.....	216,674
17	.....	-397	.....	-18,934
18	.....	-7	-1	-989
19	.....	8,392	.....	235,934
20	.....	-1,245	.....	25,131
21	.....	-500	1	7,961
	14,991	60,624	-8	2,776,128







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**SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED  
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**SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES  
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1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE I – ASSETS (BOOK VALUE) – GUARANTEED TRUST FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCASSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	375	250	0	0	2,500
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE – ÉOSSE.....	0	166,174	0	0	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	0	42,713	17,875	0	0
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	0	566,339	21,280	90,893	8,286
CANWEST TRUST COMPANY.....	0	0	0	0	0
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	1,926	80,710	1,335	0	27,200
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	13,062	8,425	4,185	0	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	4	9,933	90,825	5,579	989
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	0	0	0	0
CONFEDERATION TRUST COMPANY / LA COMPAGNIE DE FIDUCIE CONFÉDÉRATION.....	4,104	37,619	52,522	3,397	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	2,971	5,948	526	0	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	39	836	863	0	89
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	223	7,195	23,580	131,138	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	6,462	219,851	6,380	0	24,000
INLAND TRUST AND SAVINGS CORPORATION.....	1,107	14,582	4,816	782	0
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	0	0	0	0
INVESTORS GROUP TRUST COMPANY LTD. / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	8,784	126,284	13,904	64,519	0
MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	6,627	0	51,803	3,134	0
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	7,850	94,264	52,389	0	2,938
MONTRÉAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	12,264	635,026	153,655	73,805	685,079
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	2,152	79,771	24,360	5,158	221,163
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	2,194	525,331	9,911	0	0

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU I – ACTIF (VALEUR COMPTABLE) – FONDS GARANTIS

CONSUMER LOANS / PRÊTS À LA CONSOMMATION	MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
0	72,245	765	704	76,839
0	0	1,181	0	167,355
221	355,254	3,482	25,492	445,037
3,139	4,320,737	13,447	33,531	5,057,652
0	0	0	0	0
34	895,195	6,373	435	1,013,208
2,295	382,752	2,478	9,674	422,871
572	926,396	22,507	(1,450)	1,055,346
0	0	0	0	0
33,939	643,906	4,657	5,663	785,807
0	114,715	854	170	125,184
7	17,565	149	162	19,710
223	472,265	4,871	76,085	715,800
92,720	1,123,055	6,419	43,357	1,522,244
0	137,103	867	215	159,472
0	0	0	0	0
549	602,552	6,895	11,860	925,347
0	92,909	1,493	0	155,966
0	526,442	4,454	8,380	698,726
107,209	5,048,095	36,211	95,808	6,847,042
0	973,455	8,416	195,956	1,510,431
0	0	0	0	537,436

1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE I – ASSETS (BOOK VALUE) – GUARANTEED TRUST FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCASSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	0	44,650	39,913	0	35,378
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	4,993	25,402	41,913	0	0
THE PREMIER TRUST COMPANY.....	390	29,804	25,001	3,907	636
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	0	0	0	0	0
RBC TRUST COMPANY / COMPAGNIE TRUST RBC.....	5	26,745	0	0	0
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	4,366	1,820,910	516,543	0	589,295
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	5,307	131,602	105,945	5,981	64,105
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	9,108	126,509	89,570	0	0
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	126	0	0	0	0
<b>TOTAL 1993</b>	<b>94,448</b>	<b>4,826,873</b>	<b>1,349,194</b>	<b>388,383</b>	<b>1,771,659</b>

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU I – ACTIF (VALEUR COMPTABLE) – FONDS GARANTIS

CONSUMER LOANS / PRÊTS À LA CONSOMMATION	MORTGAGES AND SALE AGREEMENTS / PRÊTS	INVESTMENT INCOME DUE AND ACCUED / REVENU DE PLACEMENT	OTHER ASSETS / AUTRES ACTIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
	HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	ÉCHU ET COURU		
13,215	65,531	3,792	3	202,482
0	175,713	1,798	397	250,216
7,257	513,878	5,324	26	586,223
0	0	0	0	0
0	0	0	0	0
0	0	121	0	26,871
503,831	8,046,134	81,974	112,947	11,786,001
358	2,075,034	15,559	45,738	2,449,629
0	0	1,872	0	227,159
0	0	0	0	126
765,569	27,672,951	235,959	664,944	37,769,980

1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE II – ASSETS (BOOK VALUE) – COMPANY FUNDS

COMPANY / SOCIÉTÉ	TREASURY BILLS AND SHORT TERM				COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS PRÊTS À LA CONSOMMATION
	CASH / ENCASSE	DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS		
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	57	6,262	1,203	2,214	601	0
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	0	9,513	0	0	0	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	166	0	0	10,597	0	0
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	29	2,921	196	15,267	0	0
CANWEST TRUST COMPANY.....	138	0	6,171	0	0	0
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	109	25,286	0	0	0	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	0	7,536	8,629	0	0	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	0	0	3,499	0	0	0
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	248	1,320	1,988	0	0	0
CONFEDERATION TRUST COMPANY / LA COMPAGNIE DE FIDUCIE CONFÉDÉRATION.....	1,432	35,000	26,067	5,349	0	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	0	0	0	0	755	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	242	0	0	0	0	0
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	(1,178)	0	16,883	0	0	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	0	49,700	0	0	0	23,362
INLAND TRUST AND SAVINGS CORPORATION.....	37	5,748	0	23	238	0
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	88	13,072	20	0	0	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	0	52,225	295	53,459	0	0
MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	36	0	0	8,576	2,633	578
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	5	0	0	0	0	0
MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	436	225,250	3,499	32,160	0	0

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU II – ACTIF (VALEUR COMPTABLE) – FONDS DE LA SOCIÉTÉ

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS-FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	ADVANCES TO E.T.A. / AVANCES AUX SUCCESSIONS	ACCRUED E.T.A. HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	INVESTMENT INCOME DUED AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU			OTHER ASSETS / AUTRES ACTIFS	DEDUCT TOTAL / TOTAL ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL COMPANY FUNDS TOTAL DES FONDS DE LA SOCIÉTÉ
0	0	0	0	107	44	802	11,540	373	11,167	
0	0	0	0	0	11	1,096	10,620	67	10,553	
0	0	1,670	0	0	97	16,419	28,951	649	28,302	
0	8,492	50,807	101,589	0	59	226,367	405,727	23,901	381,826	
0	0	1,302	0	0	22	2	7,635	0	7,635	
494	0	0	39	474	77	38,202	64,681	3,713	60,968	
69	0	0	0	0	147	9,479	25,862	1,735	24,127	
3,745	6,076	0	0	620	175	46,678	60,793	2,648	58,145	
0	0	0	0	0	41	63	3,860	63	3,597	
0	0	0	0	0	770	9,869	78,307	3,015	75,292	
0	0	0	0	0	4	11,469	12,228	249	11,979	
1,520	0	0	0	0	10	45	1,817	22	1,795	
0	607	2,812	0	0	2	87,358	106,484	9,409	97,075	
84,182	11,804	0	0	0	620	13,976	183,644	11,065	172,579	
0	0	0	0	2	149	6,239	12,436	1,964	10,472	
480	0	0	0	0	231	171	14,082	41	14,021	
12,506	0	0	0	1,262	466	4,600	124,822	6,063	118,769	
259	850	0	0	0	104	3,239	16,286	2,074	14,212	
0	0	0	0	0	0	43,079	43,084	3,702	39,382	
38,989	39,448	79,281	7,956	4,342	1,364	136,619	569,344	129,594	439,750	

1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE II – ASSETS (BOOK VALUE) – COMPANY FUNDS

COMPANY / SOCIÉTÉ	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME			SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSOMMATION
	CASH / ENCAISSE	BONDS / OBLIGATIONS				
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	1	0	11,436	6,348	0	0
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	0	0	0	0	0	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	177	6,943	5,488	0	0	0
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	374	5,945	0	0	0	20
THE PREMIER TRUST COMPANY.....	0	0	0	0	0	0
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	13	0	1,000	0	0	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	277	40,448	0	0	0	0
RBC TRUST COMPANY / COMPAGNIE TRUST RBC.....	49	12,122	12,115	0	0	0
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	2,114	210,974	147,956	0	6,261	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	20,888	0	2,001	4,552	0	0
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	860	9,568	0	0	0	0
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	2,570	9,272	1,005	0	0	0
<b>TOTAL 1993</b>	<b>29,002</b>	<b>729,127</b>	<b>249,471</b>	<b>138,545</b>	<b>10,688</b>	<b>23,960</b>

## 1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)

## TABLEAU II – ACTIF (VALEUR COMPTABLE) – FONDS DE LA SOCIÉTÉ

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS – FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	ADVANCES TO E.T.A. / AVANCES AUX SUCCESSIONS	ACCRUED E.T.A. FEES / HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU				OTHER ASSETS / AUTRES ACTIFS	DEDUCT TOTAL / TOTAL ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL COMPANY FUNDS TOTAL DES FONDS DE LA SOCIÉTÉ
0	0	14,791	0	0	104	72,077	104,757	10,313		94,444	
0	0	0	0	0	0	51,682	51,682	0		51,682	
1,704	0	0	0	0	269	5,199	19,800	711		19,089	
0	0	0	0	0	0	13,878	20,217	708		19,509	
0	352	0	0	0	0	32,195	32,547	3,229		29,318	
229	0	0	0	0	0	13	0	1,255	0	1,255	
0	0	0	0	779	6	55,259	98,769	40,343		56,426	
0	0	0	155	464	303	1,209	26,417	296		26,121	
0	9,637	0	26,644	0	0	703,550	1,107,136	237,231		869,905	
2,474	5,946	18,166	0	0	87	270,407	324,521	154,542		169,979	
0	0	0	1,704	1,899	17	3,290	17,138	255		16,883	
0	0	0	0	1,080	82	3,179	17,188	241		16,947	
146,651	83,221	168,829	138,067	11,029	5,294	1,867,506	3,601,410	648,206		2,953,204	

1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE  
 TABLE III – LIABILITIES – GUARANTEED TRUST FUNDS (IN THOUSANDS OF DOLLARS)  
 TABLEAU III – PASSIF – FONDS GARANTIS (EN MILLIERS DE DOLLARS)

COMPANY / SOCIÉTÉ	DEPOSITS AND CERTIFICATES / DÉPÔTS ET CERTIFICATS				BANK OVERDRAFTS / DÉCOUVERTS BANCAIRES	OTHER LIABILITIES / AUTRES PASSIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
	DEMAND / À VUE	TERM / À TERME	ACCRUED INTEREST / INTÉRÊT COURU				
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	245	73,149	2,949		0	496	76,639
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE -ÉCOSSE.....	166,174	0	152		0	1,029	167,355
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	5,987	403,864	17,627		2,086	15,473	445,037
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	1,157,525	3,549,490	113,482		0	237,155	5,057,652
CANWEST TRUST COMPANY.....	0	0	0		0	0	0
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	264,006	681,256	30,526		0	37,420	1,013,208
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	31,307	367,959	10,597		0	13,006	422,871
CO-OPERATIVE TRUST COMPANY OF CANADA.....	32,211	933,649	41,813		1,339	46,334	1,055,346
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	0	0		0	0	0
CONFERENCE TRUST COMPANY / LA COMPAGNIE DE FIDUCIE CONFÉDÉRATION.....	54,025	647,303	68,520		0	15,959	785,807
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE	0	109,678	4,109		0	11,367	125,184
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	127	18,851	670		0	62	19,710
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	100,748	537,943	24,539		0	52,370	715,600
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	28,450	1,402,623	86,807		0	4,364	1,522,244
INLAND TRUST AND SAVINGS CORPORATION.....	13,236	136,787	5,295		0	4,154	150,472
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	0	0		0	0	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	154,331	665,969	105,405		0	(358)	925,347
MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	13	149,413	5,273		0	1,267	155,966
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	44,291	587,426	21,604		0	45,405	698,726
MONTRÉAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	1,343,633	5,168,800	197,668		0	136,941	6,847,042



1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE  
 TABLE III – LIABILITIES – GUARANTEED TRUST FUNDS (IN THOUSANDS OF DOLLARS)  
 TABLEAU III – PASSIF – FONDS GARANTIS (EN MILLIERS DE DOLLARS)

COMPANY / SOCIÉTÉ	DEPOSITS AND CERTIFICATES / DÉPÔTS ET CERTIFICATS				TOTAL		
	DEMAND / À VUE	TERM / À TERME	ACCRUED INTEREST / INTÉRÊT COURU	BANK OVERDRAFTS / DÉCOUVERTS BANCAIRES	OTHER LIABILITIES / AUTRES PASSIFS	GUARANTEED TRUST FUNDS TOTAL DES FONDS GARANTIS	
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	30,714	1,197,858	38,155	0	243,704	1,510,431	
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	59,932	420,759	0	0	56,745	537,436	
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	57,589	138,040	1,908	0	4,945	202,482	
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	4	227,268	18,386	0	4,578	250,216	
THE PREMIER TRUST COMPANY.....	37,383	502,499	16,750	551	29,031	586,223	
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0	0	0	
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	0	0	0	0	0	0	
RBC TRUST COMPANY / COMPAGNIE TRUST RBC.....	26,591	0	0	0	280	26,871	
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	2,187,127	8,883,511	318,697	0	396,666	11,786,001	
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	175,078	2,029,428	94,097	35,570	115,456	2,449,629	
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	224,974	0	288	0	1,897	227,159	
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	126	0	0	0	0	0	126
<b>TOTAL 1993</b>	<b>6,195,827</b>	<b>28,833,523</b>	<b>1,225,306</b>	<b>39,546</b>	<b>1,475,778</b>	<b>37,769,980</b>	



1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE IV – LIABILITIES AND SHAREHOLDERS' EQUITY – COMPANY FUNDS

COMPANY / SOCIÉTÉ	LIABILITIES / PASSIF					PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)
	BORROWED MONEY AND BANK OVERDRAFTS / EMPRUNTS ET DÉCOUVERTS BANCAIRES	INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	DIVIDENDS PAYABLE / DIVIDENDES À PAYER	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS		
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	0	0	0	0	940	0
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	0	153	0	0	138	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	0	630	0	0	433	0
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	0	10,736	0	0	113,923	0
CANWEST TRUST COMPANY.....	0	0	0	0	353	0
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	15,175	0	0	0	7,309	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	0	715	0	0	929	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	0	0	0	0	950	1
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	182	0	0	84	0
CONFEDERATION TRUST COMPANY / LA COMPAGNIE DE FIDUCIE CONFÉDÉRATION.....	0	0	0	0	4,546	2,476
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	80	0	0	0	1,823	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	0	4	0	0	118	0
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	40,327	0	0	0	24,485	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	15,019	0	0	0	75,667	0
INLAND TRUST AND SAVINGS CORPORATION.....	0	0	0	0	111	95
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	0	0	0	1,142	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	55,543	0	0	0	1,291	0
MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	0	0	0	0	1,976	0

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU IV – PASSIF ET AVOIR DES ACTIONNAIRES – FONDS DE LA SOCIÉTÉ

DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES					TOTAL COMPANY FUNDS TOTAL DES FONDS DE LA SOCIÉTÉ	
		CAPITAL / CAPITAL	GENERAL RESERVE AND / OR CONTRIBUTED SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS	TOTAL / TOTAL		
0	940		9,700	0	0	527	10,227	11,167
0	291		10,000	0	0	282	10,282	10,553
1,019	2,082		18,627	0	0	7,593	26,220	28,302
0	124,659		67,160	0	0	190,007	257,167	381,826
0	353		23,924	0	0	(16,642)	7,282	7,635
0	22,484		65,405	0	0	(26,921)	38,484	60,968
0	1,644		16,198	509	2,500	3,276	22,483	24,127
75	1,026		40,104	14,595	0	2,420	57,119	58,145
0	286		2,000	0	0	1,331	3,331	3,597
0	7,022		144,521	0	(5,491)	(70,760)	68,270	75,292
0	1,903		8,717	0	(249)	1,808	10,076	11,979
0	122		1,500	0	0	173	1,673	1,795
0	64,812		47,697	0	0	(15,434)	32,263	87,075
1,318	92,004		124,500	0	0	(43,925)	80,575	172,579
142	348		6,605	0	0	3,519	10,124	10,472
0	1,142		10,121	4,135	0	(1,377)	12,879	14,021
(4,412)	52,422		30,400	100	0	35,847	66,347	118,769
0	1,976		12,700	0	0	(464)	12,236	14,212

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE IV – LIABILITIES AND SHAREHOLDERS' EQUITY – COMPANY FUNDS

COMPANY / SOCIÉTÉ	BORROWED MONEY AND BANK OVERDRAFTS / EMPRUNTS ET DÉCOUVERTS BANCAIRES	INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	LIABILITIES / PASSIF		PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)
			DIVIDENDS PAYABLE / DIVIDENDES À PAYER	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS	
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLENAINE DU CANADA.....	0	0	0	1,292	0
MONTRÉAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	3,000	0	0	66,743	16,586
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	5,556	0	0	3,717	1,318
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	0	39	0	983	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	0	0	0	542	0
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	0	0	0	2,348	0
THE PREMIER TRUST COMPANY.....	0	0	0	223	0
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	(1)	0	0	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	7,720	29	0	33,838	0
RBC TRUST COMPANY / COMPAGNIE TRUST RBC.....	0	82	0	1,356	0
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	244,791	0	7	268,448	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	201	0	0	23,069	0
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	0	471	0	1,120	0
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	0	2,217	0	2,221	0
TOTAL 1993	387,412	15,257	7	662,136	20,486

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU IV – PASSIF ET AVOIR DES ACTIONNAIRES – FONDS DE LA SOCIÉTÉ

DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES					TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
		CAPITAL / CAPITAL	GENERAL RESERVE AND / OR CONTRIBUTED SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	INVESTMENT RESERVES / RESERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS	TOTAL / TOTAL	
0	1,292	121,469	0	0	(63,379)	38,090	39,382
0	86,339	260,693	169,419	0	(76,701)	353,411	439,750
0	10,501	63,050	0	0	20,803	83,853	94,444
391	1,413	50,000	0	0	269	50,269	51,682
0	542	17,361	0	0	1,186	18,547	19,089
1,469	3,817	10,003	0	0	5,689	15,692	19,509
54	277	10,006	0	0	19,035	29,041	29,318
0	(1)	1,000	0	0	256	1,256	1,255
0	41,587	55,900	0	0	(41,061)	14,839	56,426
0	1,438	25,000	0	0	(317)	24,683	26,121
0	533,246	787,561	57,861	0	(538,763)	336,659	869,905
0	23,290	463,501	0	0	(316,812)	146,669	169,979
0	1,591	15,000	0	0	292	15,292	16,883
18	4,456	10,000	0	0	2,491	12,491	16,947
74	1,085,374	2,530,423	276,619	(3,240)	(935,972)	1,867,830	2,853,204

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT: LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1993 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE V - STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS			TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED INTÉRÊT ENGAGÉ	SALARIES AND STAFF BENEFITS TRAITEMENTS ET AVANTAGES SOCIAUX
		E.T.A. HONORAIRES	OTHER / AUTRES	ET COMMISSIONS S.F.A.			
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	7,091	317	190	7,607	5,695	529	
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE....	5,776	392	0	6,168	3,939	966	
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	36,364	(179)	757	36,942	28,811	2,550	
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	368,731	104,671	25,340	488,742	291,801	98,660	
CANWEST TRUST COMPANY.....	922	0	0	922	0	0	
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	50,413	1,784	1,172	53,369	40,315	5,092	
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	35,357	98	1,806	37,261	25,997	3,040	
CO-OPERATIVE TRUST COMPANY OF CANADA.....	93,843	3,469	3,127	100,439	75,537	8,599	
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	228	156	0	384	0	45	
CONFEDERATION TRUST COMPANY / LA COMPAGNIE DE FIDUCIE CONFÉDÉRATION.....	78,373	3,194	4,176	85,743	76,972	7,675	
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	10,679	0	502	11,381	8,049	1,854	
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGELINE.....	1,899	1	39	1,939	1,552	0	
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	66,500	13,507	6,039	86,046	47,061	11,108	
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	141,654	0	20,879	162,533	112,508	6,524	
INLAND TRUST AND SAVINGS CORPORATION.....	14,164	0	127	14,291	11,960	759	
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	1,112	2,219	1,066	4,397	128	2,063	
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	96,443	23,572	100	120,115	84,813	2,511	
MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	14,235	1,504	385	16,124	11,583	930	
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	76,404	5,420	1,968	83,812	72,556	12,847	
MONTRÉAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	610,706	90,833	4,419	705,958	497,355	60,177	
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	126,965	797	4,406	132,168	102,757	7,829	

## 1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)

## TABLEAU V – ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOITATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES IMPÔTS SUR LE REVENU	NET PROFIT BÉNÉFICE NET
1,266	6	7,496	111	(64)	47	15	32
690	0	5,595	573	0	573	247	326
3,600	271	35,232	1,710	(1,114)	596	(475)	1,071
44,361	32,388	474,210	24,532	(23,709)	823	(548)	1,371
753	0	753	160	(12,282)	(12,113)	0	(12,113)
7,600	567	53,574	(205)	2,747	2,542	0	2,542
3,963	205	33,205	4,056	(657)	3,399	715	2,684
8,720	575	93,431	7,008	(1,544)	5,464	2,493	2,971
189	0	234	150	0	150	49	101
38,372	710	123,729	(37,986)	2,822	(35,164)	240	(35,404)
1,276	0	11,179	202	0	202	71	131
328	0	1,880	59	(12)	47	13	34
12,031	1,385	71,585	14,461	(4)	14,457	7,228	7,229
24,177	732	143,941	18,592	(16,973)	1,619	529	1,090
1,703	54	14,516	(225)	573	348	4	344
1,343	118	3,652	745	0	745	0	745
11,605	84	90,013	21,102	(8,029)	13,073	1,638	11,435
2,652	293	15,458	666	416	1,082	27	1,055
29,496	711	115,612	(31,800)	129	(31,671)	36	(31,707)
180,917	2,831	721,280	(15,322)	(7,363)	(22,685)	(12,432)	(10,253)
24,469	552	135,607	(3,439)	9,697	8,258	166	8,092

1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE V – STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS EARNED ON E.T.A. / HONORAIRES ET COMMISSIONS S.F.A.	OTHER / AUTRES	TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED / INTÉRÊT ENGAGÉ	SALARIES AND STAFF BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	21,721	0	46	21,767	14,591	115
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	14,150	1,522	773	16,445	11,284	2,610
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	19,473	0	3,790	23,203	17,062	1,410
THE PREMIER TRUST COMPANY.....	55,449	0	2,583	58,032	45,793	1,881
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	104	0	0	104	0	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	1,372	26,532	1,197	29,101	1,576	12,234
RBC TRUST COMPANY / COMPAGNIE TRUST RBC.....	1,606	2,708	493	4,809	182	2,481
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	1,077,738	113,831	103,610	1,295,179	897,334	223,713
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	233,691	741	3,704	238,136	216,642	14,609
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	11,591	11,844	1,885	25,330	7,431	29
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	610	3,477	12,913	17,000	3	4,451
<b>TOTAL 1993</b>	<b>3,275,566</b>	<b>412,410</b>	<b>207,471</b>	<b>3,695,447</b>	<b>2,711,409</b>	<b>497,291</b>

## 1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)

## TABLEAU V – ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOITATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT BÉNÉFICE NET
6,362	0	21,068	609	0	609	430	269
2,354	172	16,420	25	22	47	23	24
3,806	96	22,394	809	741	1,550	619	931
3,248	64	50,986	7,046	(7,907)	(951)	(452)	(499)
19	0	19	85	0	85	42	43
13,520	914	28,344	757	0	757	887	(130)
2,118	4	4,785	24	0	24	45	(21)
294,685	14,810	1,430,542	(135,363)	(176,608)	(311,971)	(98,951)	(213,020)
130,865	2,512	364,628	(126,492)	1,887	(124,605)	(55,944)	(68,661)
16,887	15	24,362	968	149	1,117	500	617
7,561	18	12,033	4,967	0	4,967	2,235	2,732
860,936	67,127	4,136,763	(241,316)	(237,173)	(478,489)	(150,550)	(327,939)

1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE VI – STATEMENT OF RETAINED EARNINGS

COMPANY / SOCIÉTÉ	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'ANNÉE	ADD / AJOUTER	
		NET PROFIT / BÉNÉFICE NET	OTHER ITEMS / AUTRES POSTES
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	536	32	0
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	3	326	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	5,238	1,071	761
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	180,963	1,371	0
CANWEST TRUST COMPANY.....	(4,529)	(12,113)	0
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	(28,332)	2,542	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	832	2,684	1
CO-OPERATIVE TRUST COMPANY OF CANADA.....	1,305	2,071	0
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	1,190	101	0
CONFEDERATION TRUST COMPANY / LA COMPAGNIE DE FIDUCIE CONFÉDÉRATION.....	(35,356)	(35,404)	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	1,477	131	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	156	34	0
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	(32,891)	7,229	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	(5,549)	1,090	0
INLAND TRUST AND SAVINGS CORPORATION.....	3,985	344	0
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	(2,317)	745	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	33,685	11,435	0
MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	(1,354)	1,055	0

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU VI – ÉTAT DES BÉNÉFICES NON RÉPARTIS

				DEDUCT/ DÉDUIRE				
		TRANSFER TO / VIRER AUX		CHANGE IN / CHANGEMENTS				
		INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS		PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES			BALANCE AT END OF YEAR / SOLDE EN FIN D'ANNÉE	
DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	GENERAL RESERVE / RÉSERVE GÉNÉRALE	MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES		ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES		
0	0	0	0	(77)	115	0	527	
0	0	0	0	0	67	0	262	
0	0	0	0	0	(523)	0	7,593	
0	0	0	0	(8,831)	0	1,158	190,007	
0	0	0	0	0	0	0	(16,642)	
0	0	0	0	(58)	1,189	0	(26,921)	
0	0	0	0	0	241	0	3,276	
1,605	0	0	0	1	240	0	2,420	
0	0	0	0	0	(76)	38	1,331	
0	0	0	0	0	0	0	(70,760)	
0	0	0	0	0	0	0	1,608	
22	0	0	0	0	(5)	0	173	
0	0	0	0	0	0	(10,228)	(15,434)	
44,578	0	0	0	(3,316)	(1,796)	0	(43,925)	
263	0	0	0	95	452	0	3,519	
0	0	0	0	0	(195)	0	(1,377)	
7,868	0	0	0	0	1,405	0	35,847	
0	0	0	0	0	165	0	(464)	

1993 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE VI - STATEMENT OF RETAINED EARNINGS

COMPANY / SOCIÉTÉ	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'ANNÉE	ADD. AJOUTER	
		NET PROFIT / BÉNÉFICE NET	OTHER ITEMS / AUTRES POSTES
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	(53,984)	(31,707)	0
MONTRÉAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	(57,785)	(10,253)	0
THE MUTUAL TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	17,973	6,092	0
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	0	269	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	1,572	24	(1)
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	4,717	931	(40)
THE PREMIER TRUST COMPANY.....	20,881	(499)	0
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	213	43	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	(46,250)	(130)	0
RBC TRUST COMPANY / COMPAGNIE TRUST RBC.....	0	(21)	0
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	(215,642)	(213,020)	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	(196,020)	(68,661)	0
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	(70)	617	0
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	0	2,732	0
<b>TOTAL 1993</b>	<b>(405,333)</b>	<b>(327,939)</b>	<b>721</b>

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU VI – ÉTAT DES BÉNÉFICES NON RÉPARTIS

				DEDUCT / DÉDUIRE					
		TRANSFER TO / VIRER AUX				CHANGE IN / CHANGEMENTS			
		INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS				PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES			
DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	GENERAL RESERVE / RÉSERVE GÉNÉRALE	MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES			ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES	BALANCE AT 'END OF YEAR / SOLDE EN FIN D'ANNÉE	
0	0	0	0			0	(2,343)	51	(63,379)
930	0	0	0			(10,499)	18,232	0	(76,701)
2,016	0	0	0			1,318	(72)	0	20,803
0	0	0	0			0	0	0	269
0	0	0	0			(67)	476	0	1,186
0	0	0	0			0	(81)	0	5,689
0	0	0	0			0	1,347	0	19,035
0	0	0	0			0	0	0	256
0	0	0	0			0	(5,319)	0	(41,061)
0	0	0	0			0	296	0	(317)
35	0	0	0			(1,570)	111,636	0	(538,763)
0	0	0	0			(1,722)	53,853	0	(316,812)
0	0	0	0			0	255	0	292
0	0	0	0			0	241	0	2,491
57,318	0	0	0			(24,726)	179,810	(8,961)	(935,972)



**SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED EARNINGS FOR THE YEAR 1993 - LOAN COMPANIES**

**SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1993 - SOCIÉTÉS DE PRÊT**

1993 LOAN COMPANIES – SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
 TABLE I – ASSETS (BOOK VALUE)

COMPANY / SOCIÉTÉ	TREASURY BILLS AND SHORT TERM				COLLATERAL LOANS PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS PRÊTS À LA CONSOMMATION
	CASH / ENCASSE	DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS		
BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	7,192	1,694,600	0	0	0	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	382,830	3,846,034	942,219	1,186,913	1,511,777	1,413,294
CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	27,362	1,695,629	59,070	0	0	0
EVANGELINE SAVINGS & MORTGAGE COMPANY.....	9	1,686	197	0	30	0
GENTRA MORTGAGE COMPANY.....	0	0	0	0	0	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	270	9,875	1,948	34	0	605
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONG BANK.....	71,660	426,870	0	8,214	0	18
LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	6,054	36,703	0	0	0	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	2	7,221	7,604	56	891	5,594
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	203	0	0	0	0	0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	383	5,793	0	0	0	0
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	2,373	90,864	96,147	3,475	6,174	0
ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	2,554	10,529,133	3,132,476	0	0	0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	0	250,000	0	0	0	0
SECURITY HOME MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES SECURITY HOME.....	3,131	5,500	193	0	0	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	171	86,073	74,581	1,446	0	0
TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	0	662,921	83,891	459,000	0	1,229,401
TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	6	299,909	0	0	0	156,735
VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	6,005	88,496	26,609	10,657	0	0
<b>TOTAL 1993</b>	<b>510,205</b>	<b>19,737,307</b>	<b>4,424,935</b>	<b>1,669,795</b>	<b>1,518,872</b>	<b>2,805,647</b>

1993 SOCIÉTÉS DE PRÊT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU I – ACTIF (VALEUR COMPTABLE)

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS – FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL ASSETS TOTAL DE L'ACTIF
21,619,108	0	117,006	2,603	97,323	23,537,832	97,323	23,440,509
17,332,562	212,656	726,892	140,591	4,544,117	32,239,885	134,719	32,105,166
25,223,234	0	0	139,427	146,242	27,290,964	19,632	27,271,332
19,634	767	2,450	260	123	25,156	84	25,072
0	0	0	0	4,741	4,741	14	4,727
179,994	2,871	2,675	1,317	679	200,268	611	199,657
3,561,300	0	0	18,995	164,911	4,251,968	7,581	4,244,387
40,816	0	0	60	817	84,450	0	84,450
283,600	1,323	0	1,754	2,259	310,304	479	309,825
2,753	0	0	0	395	3,351	395	2,956
60,090	0	0	291	114	66,671	269	66,402
127,782	18,831	0	3,069	5,265	353,980	541	353,439
21,746,639	0	0	344,516	345,845	36,101,163	3,145	36,098,018
11,587,294	14,091	0	56,954	112,765	12,021,104	89,276	11,931,828
94,694	4,900	0	1,243	3,404	113,065	425	112,640
91,260	0	0	3,131	2,494	259,156	519	258,637
22,032,190	0	0	111,437	918,881	25,497,721	22,170	25,475,551
3,412,841	0	0	15,519	297,361	4,182,371	3,822	4,178,549
931,136	130	0	10,261	7,176	1,060,490	356	1,060,134
126,346,927	255,569	849,023	851,448	6,654,912	167,624,640	381,361	167,243,279

1993 LOAN COMPANIES – SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
 TABLE II – LIABILITIES AND SHAREHOLDERS' EQUITY

COMPANY / SOCIÉTÉ	LIABILITIES / PASSIF					
	DEPOSITS AND DEBTURTURES / DÉPÔTS ET OBLIGATIONS			OTHER BORROWED		
	DEMAND / À VUE	TERM / À TERME	ACCURED INTEREST / INTÉRÊT COURU	MONEY AND BANK	TAX PAYABLE / IMPÔTS SUR LE REVENU	DIVIDENDS PAYABLE DIVIDENDES À PAYER
BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	0	21,654,408	654,959	0	2,322	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	14,413,064	15,504,019	553,366	183,521	139	2,733
CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	7,029,888	13,161,018	577,247	5,474,289	0	0
EVANGELINE SAVINGS & MORTGAGE COMPANY.....	2,576	18,538	582	86	2	0
GENTRA MORTGAGE COMPANY.....	0	0	0	0	0	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	5,786	171,978	7,552	0	508	0
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	740,192	3,257,437	30,322	0	0	0
LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE LAURENTIENNE.....	0	72,658	1,322	0	293	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	11,059	267,205	9,527	1,586	48	81
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	0	0	0	0	0	55
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	0	29,720	331	0	0	578
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	269	313,262	12,925	0	0	0
ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	11,802,759	19,595,486	875,605	1,240,938	12,088	0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	4,626,583	4,593,306	167,954	1,770,149	0	0
SECURITY HOME MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES SECURITY HOME.....	0	84,208	3,407	0	0	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	17,240	210,214	6,971	0	0	0
TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	7,265,219	15,622,907	520,267	1,282,249	0	0
TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	1,515,513	1,451,234	39,321	1,036,956	2,586	0
VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	1,884	983,729	29,206	0	341	0
<b>TOTAL 1993</b>	<b>47,432,032</b>	<b>96,991,327</b>	<b>3,490,964</b>	<b>10,989,774</b>	<b>18,337</b>	<b>3,447</b>

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1993 SOCIÉTÉS DE PRÉT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)

TABLEAU II – PASSIF ET AVOIR DES ACTIONNAIRES

SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES									
EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)	DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	CAPITAL / CAPITAL CONTRIBUTED	SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS	TOTAL / TOTAL	TOTAL LIABILITIES AND SHAREHOLDERS EQUITY TOTAL DU PASSIF ET DE L'AVOIR DES ACTIONNAIRES
187,342	0	19,167	22,518,198	1,000,000	0	0	(77,689)	922,311	23,440,509
311,700	0	12,711	30,981,253	911,945	0	0	211,968	1,123,913	32,105,166
141,158	0	0	26,383,600	500,000	75	0	387,657	887,732	27,271,332
326	0	0	22,190	1,248	120	0	1,514	2,882	25,072
3	0	0	3	5,005	26	0	(307)	4,724	4,727
2,119	0	146	188,089	7,350	0	0	4,218	11,568	199,657
65,462	0	0	4,083,413	153,002	0	0	(2,028)	150,974	4,244,387
62	0	(28)	74,307	10,000	0	0	143	10,143	84,450
4,766	0	0	294,272	13,056	2,675	0	(178)	15,553	309,825
34	0	0	89	3,262	26	0	(421)	2,867	2,956
51	0	0	30,680	35,940	0	0	(218)	35,722	66,402
7,167	0	0	333,623	17,499	0	0	2,317	19,816	353,439
44,526	3,115	0	33,574,517	8,091	0	0	2,515,410	2,523,501	36,098,016
563,649	0	27,961	11,749,602	250,000	0	0	(57,774)	182,226	11,931,828
6,608	0	0	94,313	40,699	0	0	(22,372)	18,327	112,640
10,254	0	0	244,879	16,301	0	0	(2,343)	13,958	258,637
97,151	0	0	24,787,793	670,002	0	0	17,756	687,758	25,475,551
20,149	0	0	4,085,769	110,600	0	0	2,180	112,780	4,178,549
18,685	0	581	1,034,426	34,749	0	0	10,950	45,708	1,080,134
1,481,282	3,115	60,538	160,470,816	3,788,749	2,922	0	2,980,792	6,772,463	167,243,279

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT: LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1993 LOAN COMPANIES – SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
TABLE III – STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS			TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED INTERêt ENGAGE	SALARIES AND STAFF BENEFITS TRAITEMENTS ET AVANTAGES SOCIAUX
		AGENCY FUNDS / HONORAIRES ET COMMISSIONS SUR LES FONDS D'AGENCE	OTHER / AUTRES	TOTAL			
BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	2,011,298	0	0	2,011,298	1,531,047	0	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	2,384,621	0	162,992	2,547,613	1,663,797	327,720	0
CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	2,508,294	0	3,483	2,511,777	1,905,704	9,616	0
EVANGELINE SAVINGS & MORTGAGE COMPANY.....	2,324	0	170	2,494	1,764	329	0
GENTRA MORTGAGE COMPANY.....	0	0	0	0	0	0	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	17,972	0	1,711	19,683	12,733	1,090	0
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	319,668	0	5,168	324,836	207,746	0	0
LAURENTIAN BANK & SAVINGS MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	2,847	0	0	2,847	2,071	0	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	28,502	0	1,495	29,997	22,058	1,080	0
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	333	0	95	428	26	0	0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	3,637	1	38	3,676	408	53	0
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	25,697	0	55	25,752	23,571	0	0
ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	3,773,484	0	19,364	3,792,848	2,595,863	3	0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	1,258,127	0	15,206	1,273,335	910,135	2,405	0
SECURITY HOME MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES SECURITY HOME.....	11,644	0	0	11,644	8,764	65	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	18,065	0	42	18,107	16,953	0	0
TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	2,181,779	0	12,244	2,194,023	1,401,981	0	0
TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	331,054	0	2,370	333,424	177,748	0	0
VICOTRIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	84,187	0	0	84,187	69,131	0	0
<b>TOTAL 1993</b>	<b>14,963,533</b>	<b>1</b>	<b>224,435</b>	<b>15,187,969</b>	<b>10,551,500</b>	<b>342,362</b>	

## 1993 SOCIÉTÉS DE PRÊT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)

TABLEAU III – ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOI- TATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT / BÉNÉFICE NET
402,804	0	1,933,851	77,447	0	77,447	34,919	42,526
291,769	32,743	2,316,029	231,584	(122,282)	109,302	23,023	86,279
332,509	899	2,248,728	263,049	(42,413)	220,636	98,174	122,462
237	6	2,336	158	(14)	144	34	110
3	0	3	(3)	261	258	(6)	264
1,322	37	15,182	4,501	(2,917)	1,584	615	969
114,077	0	321,823	3,013	0	3,013	1,328	1,685
546	0	2,617	230	30	280	117	143
5,060	818	29,016	981	(22)	959	162	797
165	0	191	237	0	237	0	237
624	0	1,085	2,591	0	2,591	54	2,537
3,246	5	26,822	(1,070)	1,750	680	217	463
238,368	0	2,834,254	958,594	0	958,594	351,853	606,741
164,782	22	1,077,345	195,990	0	195,990	86,900	109,090
6,293	63	15,185	(3,541)	0	(3,541)	25	(3,566)
3,334	15	20,302	(2,195)	208	(1,987)	(954)	(1,033)
752,222	0	2,154,203	39,820	0	39,820	3,220	36,600
146,770	0	324,518	8,906	0	8,906	4,686	4,220
7,535	0	78,666	7,521	(2,894)	4,627	1,872	2,755
2,471,686	34,606	13,400,156	1,787,813	(168,293)	1,619,520	606,239	1,013,261

1993 LOAN COMPANIES – SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
 TABLE IV – STATEMENT OF RETAINED EARNINGS

COMPANY / SOCIÉTÉ	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'ANNÉE	NET PROFIT / BÉNÉFICE NET	ADD / AJOUTER	
			OTHER ITEMS AUTRES POSTES	
BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	(50,115)	42,528		0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	187,851	86,279		0
CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	266,168	122,462		0
EVANGELINE SAVINGS & MORTGAGE COMPANY.....	1,458	110		0
GENTRA MORTGAGE COMPANY.....	(661)	264		0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	2,730	969		0
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	(842)	1,685		0
LAURENTIAN BANK SAVINGS MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	0	143		0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	(304)	797		0
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	(463)	237		0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	(66)	2,537		0
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	1,723	463		(1)
ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	1,908,593	606,741		0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	216,674	109,090		0
SECURITY HOME MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES SECURITY HOME.....	(18,934)	(3,566)		0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	(969)	(1,033)		0
TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	222,393	36,600		0
TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	25,131	4,220		0
VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	7,961	2,755		0
<b>TOTAL 1993</b>	<b>2,766,198</b>	<b>1,013,261</b>		<b>(1)</b>

1993 SOCIÉTÉS DE PRÊT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU IV – ÉTAT DES BÉNÉFICES NON RÉPARTIS

DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	GENERAL RESERVE / RÉSERVE GÉNÉRALE	DEDUCT / DÉDUIRE		CHANGE IN / CHANGEMENTS				OTHER ITEMS / AUTRES POSTES	BALANCE AT END OF YEAR SOLDE EN FIN D'ANNÉE		
		TRANSFER TO / VIRER AUX		PROVISION FOR DEFICIENCY OF							
		INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES	MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES	ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES				
32,496	0	0	0	0	0	37,264	342	(77,689)			
113,005	0	0	0	0	(27,782)	(23,061)	0	211,968			
0	0	0	0	0	0	973	0	387,657			
65	0	0	0	0	0	(11)	0	1,514			
0	0	0	0	0	(104)	14	0	(307)			
0	0	0	0	0	0	(519)	0	4,218			
0	0	0	0	0	0	2,871	0	(2,028)			
0	0	0	0	0	0	0	0	143			
519	0	300	0	0	0	(238)	0	(178)			
237	0	0	0	0	0	(57)	(5)	(421)			
2,544	0	0	0	0	0	145	0	(218)			
0	0	0	0	0	(291)	150	0	2,317			
760	0	0	0	0	3,115	(3,951)	0	2,515,410			
387,590	0	0	0	0	0	5,948	0	(67,774)			
0	0	0	0	0	0	(128)	0	(22,372)			
0	0	0	0	0	0	321	0	(2,343)			
241,000	0	0	0	0	0	237	0	17,756			
28,600	0	0	0	0	0	(1,429)	0	2,180			
0	0	0	0	0	0	(243)	0	10,950			
806,616	0	300	0	0	(25,082)	18,295	337	2,980,792			



**SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED EARNINGS FOR THE YEAR 1993 - COOPERATIVE CREDIT ASSOCIATIONS**

**SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1993  
- ASSOCIATIONS COOPÉRATIVES DE CRÉDIT**

1993 COOPERATIVE CREDIT ASSOCIATIONS – ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
TABLE I – ASSETS

ASSOCIATION / ASSOCIATION	LOANS TO MEMBERS (LESS PROVISIONS FOR LOANS IN DEFAULT) / PRÉTS AUX ASSOCIÉS (MOINS PROVISIONS POUR PRÉTS EN SOUFRANCE)	CASH / ENCASSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES ACTIONS
B.C. CENTRAL CREDIT UNION.....	274,604	9,342	686,341	1,032,500	35,098
CREDIT UNION CENTRAL OF ALBERTA LIMITED.....	38,114	13,600	206,188	344,763	14,852
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	118,383	8,490	297,925	434,403	113
CREDIT UNION CENTRAL OF MANITOBA.....	17,212	1,595	86,533	553,906	13,910
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	8,822	7,049	88,321	2,320	2,458
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	23,503	3,122	713,973	360,457	38,027
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	86,742	7,327	1,164,618	165,572	48,611
<b>TOTAL 1993</b>	<b>567,380</b>	<b>50,525</b>	<b>3,243,899</b>	<b>2,893,921</b>	<b>153,069</b>

1993 COOPERATIVE CREDIT ASSOCIATIONS – ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
TABLE II – LIABILITIES AND MEMBERS' EQUITY

ASSOCIATION / ASSOCIATION	DEMAND / À VUE	TERM / À TERME	OTHER BORROWED MONEY / AUTRES EMPRUNTS	DEPOSITS / DÉPÔTS		BANK LOANS AND BANK OVERDRAFTS / PRÉTS BANCAIRES ET DÉCOUVERTS BANCAIRES	BANK LOANS / INTERETS ÉCHUS ET COURUS SUR DÉPÔTS. EMPRUNTS ET PRÉTS BANCAIRES	BORROWED MONEY AND INTERETS ÉCHUS ET COURUS SUR DÉPÔTS. EMPRUNTS ET PRÉTS BANCAIRES	INTEREST DUE AND ACCRUED ON DEPOSITS. EXPENSES DUE AND ACCRUED LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS
B.C. CENTRAL CREDIT UNION.....	1,054,339	825,691	65,383			0	28,737		2,329
CREDIT UNION CENTRAL OF ALBERTA LIMITED.....	25,158	524,881	0			0	8,851		1,888
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	301,131	404,114	57,332			401	4,891		3,091
CREDIT UNION CENTRAL OF MANITOBA.....	620,734	11,734	0			3,990	14,832		2,516
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	57,708	38,642	0			1,864	1,233		201
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	89,583	1,072,664	0			0	10,988		4,282
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	637,128	715,877	25,180			0	15,505		5,244
<b>TOTAL 1993</b>	<b>2,795,791</b>	<b>3,593,603</b>	<b>147,895</b>			<b>6,285</b>	<b>85,037</b>		<b>19,551</b>

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1993 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT – COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
TABLEAU I – ACTIF

MORTGAGES / PRÊTS HYPOTHÉCAIRES	REAL ESTATE / BIENS – FONDS	INVESTMENT				TOTAL TOTAL DE L'ACTIF	TOTAL TOTAL DE L'ACTIF
		INVESTMENTS SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	INCOME ACCRUED / REVENU DE PLACEMENT, ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	NOT ADMITTED / ACTIF NON ADMIS		
6,340	10,859	22,608	34,126	4,386	2,116,206	3,576	2,112,630
14,214	5,246	0	8,806	7,345	653,128	4,687	648,441
5,222	15,726	75	3,841	3,725	887,903	386	887,517
1,318	0	1,158	11,247	9,360	696,239	7,351	688,888
2,556	2,154	3,688	572	3,567	121,507	793	120,714
8,393	0	85,505	9,976	19,840	1,262,796	8,472	1,254,324
29,288	28,228	184	33,930	7,549	1,572,049	2,667	1,569,382
67,331	62,213	113,218	102,500	55,772	7,309,828	27,932	7,281,896

1993 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT – COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
TABLEAU II – PASSIF ET AVOIR DES ASSOCIÉS

PROVISION FOR INTEREST ON SHARE CAPITAL / PROVISION POUR INTÉRêTS SUR CAPITAL SOCIAL	PROVISION FOR DEFICIENCY OF STATUTORY VALUES / INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)	DEFERRED INCOME TAXES / IMPÔTS SUR LE REVENU REPORTÉS	RESERVES / RÉSERVES				TOTAL LIABILITIES AND MEMBERS' TOTAL DU PASSIF ET DE L'AVOIR DES ASSOCIÉS		
			TOTAL / TOTAL	CAPITAL / CAPITAL	GUARANTEE / GARANTIE	GENERAL / GÉNÉRALES	SURPLUS / SURPLUS		
4,036	1,766	488	1,982,769	104,237	0	0	25,624	129,861	2,112,630
1,135	0	0	561,913	76,064	0	15,151	(4,687)	86,528	648,441
0	6,975	0	777,935	115,925	0	(6,975)	632	109,582	887,517
0	0	0	653,806	36,248	0	0	(1,166)	35,082	688,888
0	0	0	109,676	8,470	0	3,000	(434)	11,036	120,714
0	0	0	1,177,527	81,830	0	0	(5,033)	76,797	1,254,324
8,191	0	0	1,407,125	104,996	0	57,261	0	162,257	1,569,382
13,362	8,741	488	6,670,753	527,770	0	68,437	14,936	611,143	7,281,896

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT: LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

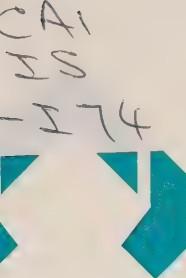
1993 COOPERATIVE CREDIT ASSOCIATIONS – ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
 TABLE III – STATEMENT OF INCOME AND EXPENSES

ASSOCIATION / ASSOCIATION	INCOME / REVENU			TOTAL / TOTAL
	LOANS / PRÊTS	INVESTMENTS / PLACEMENTS	OTHER INCOME / AUTRES REVENUS	
B.C. CENTRAL CREDIT UNION.....	22,760	99,338	21,740	143,838
CREDIT UNION CENTRAL OF ALBERTA LIMITED.....	4,307	30,386	20,262	54,955
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	9,950	33,652	870	44,472
CREDIT UNION CENTRAL OF MANITOBA.....	2,900	53,783	11,663	67,746
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	1,164	4,739	6,170	12,073
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	4,876	64,779	23,976	93,633
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	6,016	93,630	18,654	118,300
<b>TOTAL 1993</b>	<b>51,373</b>	<b>380,307</b>	<b>103,337</b>	<b>535,017</b>

1993 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT – COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
 TABLEAU III – ÉTAT DES REVENUS ET DES DÉPENSES

EXPENSES / DÉPENSES				EARNINGS BEFORE GAINS OR LOSSES ON INVESTMENTS				EARNINGS BEFORE AND LOANS / REVENU				EARNINGS BEFORE AND LOANS / PROFIT				INCOME TAXES / IMPÔTS			
INTEREST / INTÉRêTS	SALARIES AND STAFF	BENEFITS / TRAITEMENTS	OTHER / AUTRES	DEPRECIATION / AMORTISSEMENT	TOTAL / TOTAL	AVANT PROFIT OU Perte	SUR RÉALISATION DE PLACEMENTS ET PRÊTS	AND LOANS / REVENU	(PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS ET PRÊTS	AVANT IMPÔTS	SUR LE REVENU	AVANT IMPÔTS	SUR LE REVENU	INCOME TAXES / IMPÔTS	SUR LE REVENU	NET EARNINGS REVENU NET			
107,849	8,472	12,452	1,046	129,819	14,019				(5,853)	8,186				1,033	7,133				
28,508	9,474	8,895	2,920	49,797	5,158				428	5,586				463	5,123				
32,828	2,749	248	107	35,932	8,540				(3,802)	4,738				1,278	3,460				
49,060	6,316	8,048	582	64,036	3,710				233	3,943				223	3,720				
4,545	2,261	4,478	244	11,548	525				3	528				45	483				
62,814	10,824	17,777	1,642	93,057	576				(371)	205				140	65				
83,259	14,155	7,218	1,465	106,097	12,203				(1,943)	10,260				736	9,524				
368,883	54,271	59,116	8,016	490,286	44,731				(11,305)	33,426				3,918	29,508				





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*Loan  
Companies*

*Cooperative  
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*Sociétés  
de fiducie*

*Sociétés  
de prêt*

*Associations  
coopératives  
de crédit*

**1994**

**1994**

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## **Year-end Data**

Trust  
Companies

Loan  
Companies

Cooperative  
Credit  
Associations

1994

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de fiducie

Sociétés  
de prêt

Associations  
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**SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED EARNINGS FOR THE YEAR 1994 - TRUST COMPANIES**

**SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1994 - SOCIÉTÉS DE FIDUCIE**

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE I – ASSETS (BOOK VALUE) – GUARANTEED TRUST FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCASSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	3	1,186	0	0	2,469
*THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE – ÉOSSE.....	0	190,575	0	0	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	326	26,985	0	0	0
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	0	453,672	12,317	78,583	6,236
*CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	43,222	69,074	12,369	0	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	8,622	7,696	11,761	0	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	799	7,068	53,067	5,581	682
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	0	0	0	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	6,460	953	2,127	0	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	0	1,389	355	0	32
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	2,649	82,386	0	97,976	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	7,591	66,521	9,904	0	33,500
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	0	0	0	0
INVESTORS GROUP TRUST COMPANY LTD. / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	19,896	148,848	4,654	56,269	0
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	195	0	52,887	4,477	0
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	5,948	9,392	20,258	0	908
MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	31,455	442,213	346,686	7,946	109,805
MONTRÉAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	18,029	336,433	365,718	16,406	120,318
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	5,489	78,698	16,386	8,003	117,672
*NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	5,521	537,813	143,979	0	0
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	852	233	0	0	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	0	26,028	29,344	0	71,575

\*OCTOBER 31 YEAR END

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU I – ACTIF (VALEUR COMPTABLE) – FONDS GARANTIS

CONSUMER LOANS / PRÊTS À LA CONSOMMATION	MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	INVESTMENT INCOME DUE AND ACCRUED / REVENU D'E PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
	0	76,151	656	81,199
	0	0	1,655	192,230
	328	411,069	3,260	470,834
	1,535	4,909,945	18,266	5,510,142
	20	968,745	5,859	1,103,249
	871	508,913	3,369	546,550
	379	958,806	21,040	1,047,485
	0	0	0	0
	0	128,953	955	139,539
	7	15,885	138	18,084
	396	418,059	5,146	642,174
	97,765	1,359,344	7,039	1,622,608
	0	0	0	0
	0	592,792	5,631	836,709
	0	102,456	1,654	161,753
	0	375,161	3,213	419,761
	21,455	4,386,899	31,272	5,382,787
	106,419	7,228,880	45,178	8,243,921
	0	830,479	7,814	1,246,001
	0	236,237	1,724	8,766
	0	0	0	1,085
	17,614	74,192	4,825	223,780

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE I – ASSETS (BOOK VALUE) – GUARANTEED TRUST FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCASSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	3,062	33,660	31,944	0	0
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0	0
*THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	0	0	0	0	0
+ *THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	671,997	428,612	539,219	0	80,686
*ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	100,059	2,430,046	4,045,627	0	280,245
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	2,089	63,248	54,747	3,329	44,569
*TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	11,786	122,387	113,063	0	0
*THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	2,170	0	0	0	0
<b>TOTAL 1994</b>	<b>948,220</b>	<b>5,567,098</b>	<b>5,866,452</b>	<b>278,572</b>	<b>868,697</b>

\*OCTOBER 31 YEAR END

+ COVERS 10 MONTH PERIOD (JANUARY 1, 1994 TO OCTOBER 31, 1994)

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU I – ACTIF (VALEUR COMPTABLE) – FONDS GARANTIS

CONSUMER LOANS / PRÊTS À LA CONSOMMATION	MORTGAGES AND SALE AGREEMENTS / PRÊTS	INVESTMENT DUE AND ACCRUED / REVENU DE PLACEMENT	OTHER ASSETS / AUTRES	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
	HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	ÉCHU ET COURU	ACTIFS	
0	168,247	1,671	1,734	240,318
0	0	0	0	0
0	0	0	0	0
25,790	1,903,453	24,346	50,457	3,724,560
113,116	3,971,139	43,725	54,140	11,038,097
227	1,800,666	11,321	23,446	2,003,642
0	0	2,443	0	249,699
0	0	0	0	2,170
388,122	31,426,473	252,200	486,583	46,082,417

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

+POUR LA PÉRIODE DE 10 MOIS (1er JANVIER AU 31 OCTOBRE 1994)

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE II – ASSETS (BOOK VALUE) – COMPANY FUNDS

COMPANY / SOCIÉTÉ	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME			SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSOMMATION
	CASH / ENCAISSE	BONDS / OBLIGATIONS				
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	60	2,495	4,171	1,444	748	0
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	155	8,858	0	0	0	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	543	0	0	5,049	0	0
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	2	2,392	189	3,281	0	0
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	2	1,952	0	0	44,000	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	0	10,702	0	0	0	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	0	7,472	13,904	0	0	0
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	110	1,384	1,953	0	0	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	0	0	0	0	610	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGELINE.....	147	0	290	0	0	0
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	0	1,933	453	0	0	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	0	14,234	0	0	0	6,999
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	173	12,998	20	0	0	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	0	68,199	296	48,747	0	0
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	0	0	0	9,264	4,531	776
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	1,320	0	0	0	0	0
MONTRÉAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	0	28,437	11,905	14,755	101,064	0
MONTRÉAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	2,783	236,783	22,468	3,126	245,043	0
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	1	576	217	5,021	0	0
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	0	0	0	0	0	0
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	265	5,487	5,007	0	0	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	2,588	667	15,194	0	0	0

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU II – ACTIF (VALEUR COMPTABLE) – FONDS DE LA SOCIÉTÉ

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS – FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	ADVANCES TO E.T.A. / AVANCES AUX SUCCESSIONS S.F.A.	ACCRUED E.T.A. FEES / HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
0	0	0	0	131	71	2,953	12,073	373	11,700
0	0	0	0	17	13	1,485	10,528	0	10,528
0	0	1,494	0	0	62	21,911	29,059	923	28,136
0	7,153	27,129	80,532	0	56	207,971	328,705	17,443	311,262
93	0	0	0	605	129	64,714	111,495	5,961	105,514
60	0	0	0	0	241	22,871	33,874	2,215	31,659
2,648	5,117	0	0	544	248	33,512	63,445	1,664	61,781
0	0	0	0	0	43	5	3,495	0	3,495
0	0	0	0	0	4	14,071	14,685	537	14,148
1,285	0	66	0	0	9	27	1,824	19	1,805
0	584	280	0	0	1	60,943	64,194	5,920	58,274
87,944	8,447	0	0	0	445	11,803	129,872	8,129	121,743
415	0	0	0	0	82	93	13,781	93	13,688
9,538	0	0	0	78	696	8,541	136,835	4,512	132,323
0	940	0	0	0	142	2,341	17,994	1,973	16,021
0	0	0	0	0	0	39,626	40,946	1,901	39,045
27,217	29,901	2,588	3,555	0	1,000	2,910,371	3,130,813	30,449	3,100,364
51,965	39,464	0	7,641	4,690	4,017	2,682,914	3,280,894	40,701	3,240,193
0	0	177	0	0	5	94,129	100,126	12,296	87,830
0	0	0	0	0	0	48,550	48,550	0	48,550
0	0	0	0	0	90	591	11,440	0	11,440
1,609	0	0	0	0	337	3,047	23,442	1,428	22,014

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE II – ASSETS (BOOK VALUE) – COMPANY FUNDS

COMPANY / SOCIETE	CASH / ENCASSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRESOR ET DÉPOTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÉTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÉTS À LA CONSOMMATION
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	1,577	971	3,932	0	0	14
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	8	340	802	0	0	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	1,312	11,947	0	0	0	0
THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	0	0	82,132	8,900	0	0
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	0	0	247,630	0	0	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	2,019	0	900	0	0	0
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	835	14,071	0	0	0	0
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	0	9,778	0	0	0	0
<b>TOTAL 1994</b>	<b>13,900</b>	<b>441,676</b>	<b>411,663</b>	<b>99,587</b>	<b>396,016</b>	<b>7,786</b>

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU II – ACTIF (VALEUR COMPTABLE) – FONDS DE LA SOCIÉTÉ

MORTGAGES AND SALE AGREEMENTS / PRETS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS – FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	ADVANCES TO E.T.A. / AVANCES AUX SUCCESSIONS S.F.A.	ACCRUED E.T.A. FEES / HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
0	0	0	0	0	23	17,481	23,998	648	23,350
121	0	0	0	0	13	3	1,287	0	1,287
0	0	0	0	998	7	47,203	61,467	33,223	28,244
0	2,002	0	0	0	950	219,457	313,441	19,205	294,236
0	9,507	0	38,307	5,060	6,303	729,983	1,037,010	35,433	1,001,577
1,442	5,847	23,752	0	0	19	167,458	201,437	7,988	193,449
0	0	0	0	1,864	9	812	17,591	198	17,393
0	0	0	0	2,327	36	5,029	17,170	67	17,103
184,337	108,962	55,486	130,035	17,074	15,051	7,399,895	9,281,471	233,319	9,048,152

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE  
 TABLE III – LIABILITIES – GUARANTEED TRUST FUNDS (IN THOUSANDS OF DOLLARS)  
 TABLEAU III – PASSIF – FONDS GARANTIS (EN MILLIERS DE DOLLARS)

COMPANY / SOCIÉTÉ	DEPOSITS AND CERTIFICATES / DÉPÔTS ET CERTIFICATS			BANK OVERDRAFTS / DÉCOUVERTS BANCAIRES	OTHER LIABILITIES / AUTRES PASSIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
	DEMAND / À VUE	TERM / À TERME	ACCRUED INTEREST / INTÉRÉT COURU			
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	220	75,175	2,901	77	2,826	81,199
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE....	190,575	0	242	0	1,413	192,230
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	4,932	423,351	19,416	1,606	21,529	470,834
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	1,080,914	4,062,422	126,681	0	240,125	5,510,142
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	239,947	775,401	26,433	0	61,468	1,103,249
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	20,986	484,641	15,986	0	24,957	546,550
CO-OPERATIVE TRUST COMPANY OF CANADA.....	25,440	949,941	36,874	0	35,230	1,047,485
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	0	0	0	0	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	0	122,017	3,909	0	13,613	139,539
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	215	17,055	597	147	70	18,064
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	62,672	517,124	21,873	0	40,505	642,174
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	27,551	1,502,118	88,034	0	4,905	1,622,608
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	0	0	0	0	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE...	149,695	605,857	81,072	0	85	836,709
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	9	156,419	4,710	0	615	161,753
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	36,110	331,214	11,064	0	41,373	419,761
MONTRÉAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	93,771	2,304,537	88,468	0	2,866,011	5,382,787
MONTRÉAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	1,163,183	4,267,460	170,692	0	2,642,586	8,243,921
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	65,271	919,428	27,655	110	233,537	1,246,001
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	51,844	814,098	19,953	0	48,145	934,040



1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE  
 TABLE III – LIABILITIES – GUARANTEED TRUST FUNDS (IN THOUSANDS OF DOLLARS)  
 TABLEAU III – PASSIF – FONDS GARANTIS (EN MILLIERS DE DOLLARS)

COMPANY / SOCIÉTÉ	DEPOSITS AND CERTIFICATES / DÉPÔTS ET CERTIFICATS			BANK OVERDRAFTS / DÉCOUVERTS BANCAIRES	OTHER LIABILITIES / AUTRES PASSIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
	DEMAND / À VUE	TERM / À TERME	ACCRUED INTEREST / INTÉRÊT COURU			
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	851	230	4	0	0	1,065
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	69,961	149,437	2,881	0	1,501	223,780
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	0	221,573	16,065	0	2,680	240,318
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0	0	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	0	0	0	0	0	0
THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	233,841	3,224,977	100,358	0	165,384	3,724,560
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	2,378,167	7,660,741	252,780	0	746,409	11,038,097
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	49,272	1,709,534	75,080	10,812	158,955	2,003,642
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	249,227	0	142	0	330	249,699
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	2,170	0	0	0	0	2,170
TOTAL 1994	6,196,624	31,294,750	1,193,839	12,752	7,384,252	46,062,417



1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE IV – LIABILITIES AND SHAREHOLDERS' EQUITY – COMPANY FUNDS

COMPANY / SOCIÉTÉ	LIABILITIES / PASSIF				PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)
	BORROWED MONEY AND BANK OVERDRAFTS / EMPRUNTS ET DÉCOUVERTS BANCAIRES	INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	DIVIDENDS PAYABLE / DIVIDENDES À PAYER	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS	
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	0	0	0	878	29
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	0	0	0	13	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	0	276	0	633	269
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	35,000	34,205	0	39,338	5,720
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	56,621	0	0	8,202	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	9,000	0	0	965	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	14,525	0	0	1,874	0
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	11	0	61	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	339	0	0	932	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	10	0	0	109	0
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	24,835	0	0	6,239	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	6,561	0	0	27,894	0
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	49	0	404	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	60,802	2,588	0	1,356	0
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	490	202	0	1,935	0
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	0	0	0	39	0
MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	2,756,887	158	0	55,757	0
MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	2,492,500	0	0	114,719	0
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	5,132	21	0	3,901	1,723

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU IV – PASSIF ET AVOIR DES ACTIONNAIRES – FONDS DE LA SOCIÉTÉ

DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES					TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
		CAPITAL / CAPITAL	GENERAL RESERVE AND / OR CONTRIBUTED RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	SURPLUS / RÉSERVE GÉNÉRALE	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS	
0	907	9,700	0	0	1,093	10,793	11,700
0	13	10,000	0	0	515	10,515	10,528
563	1,741	18,780	0	0	7,615	26,395	26,136
0	114,263	1	0	0	196,998	196,999	311,262
0	64,823	65,405	0	0	(24,714)	40,691	105,514
0	9,965	17,707	0	0	3,987	21,694	31,659
280	16,679	40,762	0	0	4,340	45,102	61,781
0	72	2,000	0	0	1,423	3,423	3,495
0	1,271	11,679	502	(537)	1,233	12,677	14,148
0	119	1,500	0	0	186	1,686	1,805
0	31,074	37,721	0	0	(10,521)	27,200	58,274
761	35,216	127,500	0	0	(40,973)	86,527	121,743
0	453	10,121	4,135	0	(1,021)	13,235	13,688
0	64,746	30,400	100	0	37,077	67,577	132,323
0	2,627	12,700	0	0	694	13,394	16,021
0	39	121,469	0	0	(82,463)	39,006	39,045
0	2,812,802	282,585	0	0	4,977	287,552	3,100,364
0	2,607,219	610,113	0	0	22,861	632,974	3,240,193
0	10,777	63,050	0	0	14,003	77,053	87,830

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT: LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1994 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE IV - LIABILITIES AND SHAREHOLDERS' EQUITY - COMPANY FUNDS

COMPANY / SOCIÉTÉ	BORROWED MONEY AND BANK OVERDRAFTS / EMPRUNTS ET DÉCOUVERTS BANCAIRES	INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	DIVIDENDS PAYABLE / DIVIDENDES À PAYER	LIABILITIES / PASSIF		PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)
				EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS	(1)	
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	0	0	0	0	0	0
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	0	146	0	155	0	
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	0	0	0	799	271	
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	0	683	0	2,453	0	
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0	20	
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	0	0	0	7,157	0	
THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	98,000	0	0	82,485	141	
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	256,569	0	0	208,626	0	
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	220	0	0	37,835	541	
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	0	94	0	1,267	1	
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	72	0	0	4,623	0	
<b>TOTAL 1994</b>	<b>5,817,563</b>	<b>38,433</b>	<b>0</b>	<b>610,479</b>	<b>8,715</b>	

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU IV – PASSIF ET AVOIR DES ACTIONNAIRES – FONDS DE LA SOCIÉTÉ

DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	CAPITAL / CAPITAL	SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES				TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
			GENERAL RESERVE AND / OR CONTRIBUTED	SURPLUS / RÉSERVE GÉNÉRALE	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS	
			ET / OU EXCÉDENT VERSÉ				
917	917	45,000	0	0	2,633	47,633	48,550
11	312	11,000	0	0	128	11,128	11,440
0	1,070	20,739	0	0	205	20,944	22,014
2,372	5,508	10,004	0	0	7,838	17,842	23,350
0	20	1,000	0	0	267	1,267	1,267
0	7,187	55,900	0	0	(34,843)	21,057	28,244
0	180,626	57,624	9,700	0	46,286	113,610	294,236
0	465,195	687,561	145,861	0	(297,040)	536,382	1,001,577
0	38,396	513,501	0	0	(358,448)	155,053	193,449
0	1,362	15,000	0	0	1,031	16,031	17,393
66	4,761	10,000	0	0	2,342	12,342	17,103
4,970	6,480,160	2,900,522	160,298	(537)	(492,291)	2,567,992	9,048,152

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT: LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS PAR LE GOUVERNEMENT DU CANADA  
 OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE V – STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS EARNED ON E.T.A. / HONORAIRES ET COMMISSIONS S.F.A.	OTHER / AUTRES	TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED / INTÉRÊT ENGAGÉ	SALARIES AND STAFF BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	7,633	362	193	8,188	5,885	550
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	8,802	551	0	9,353	7,177	1,087
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	35,650	662	727	37,039	26,910	2,938
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	382,915	111,047	21,973	515,935	297,359	99,873
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	76,040	4,424	162	80,626	57,883	10,222
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	42,958	131	1,783	44,872	32,080	4,165
CO-OPERATIVE TRUST COMPANY OF CANADA.....	90,338	3,258	2,743	96,339	71,057	8,851
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	223	8	0	231	0	45
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	10,157	0	426	10,583	7,216	901
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	1,774	19	29	1,822	1,381	0
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	51,942	14,007	8,632	74,581	44,191	10,470
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	140,214	0	8,358	148,572	104,395	6,869
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	729	0	196	925	0	41
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	78,034	28,977	100	107,111	67,793	2,774
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	14,247	2,416	236	16,899	11,100	984
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA METROPOLITAINE DU CANADA.....	47,572	4,443	731	52,746	40,543	4,379
MONTRÉAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	350,809	39,124	406	390,139	171,014	52,826
MONTRÉAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	684,773	93,622	5,507	783,902	411,458	58,485
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	97,107	552	25,715	123,374	77,762	13,799
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	46,410	139	0	46,549	37,744	90

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU V – ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOITATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT / BÉNÉFICE NET
1,155	5	7,595	593	24	617	22	595
723	0	8,987	366	0	366	180	186
3,897	254	33,999	3,040	(1,258)	1,782	258	1,524
55,384	41,301	493,917	22,018	(4,937)	17,081	5,697	11,384
9,462	924	78,491	2,135	2,340	4,475	0	4,475
5,437	37	41,719	3,153	(659)	2,494	1,303	1,191
9,879	637	90,424	5,915	(677)	5,238	2,500	2,738
123	0	168	63	0	63	18	45
1,478	7	9,602	981	5	986	446	540
377	0	1,758	64	(33)	31	6	25
15,509	1,371	71,541	3,040	(96)	2,944	1,520	1,424
19,577	815	131,656	16,916	(16,563)	353	336	17
360	0	401	524	0	524	56	468
11,256	96	81,921	25,190	(3,225)	21,965	6,408	15,557
3,185	318	15,567	1,332	(129)	1,203	146	1,057
8,165	457	53,544	(798)	0	(798)	87	(885)
65,509	1,383	290,732	99,407	(7,612)	91,795	32,956	58,839
245,169	2,878	717,990	65,912	(55,597)	10,315	15,354	(5,039)
15,760	453	107,774	15,600	(20,212)	(4,612)	(2,262)	(2,350)
5,085	0	42,926	3,621	0	3,621	1,257	2,364

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE V – STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS			TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED / INTÉRÊT ENGAGÉ	SALARIES AND STAFF BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX
		E.T.A. / HONORAIRES ET COMMISSIONS S.F.A.	OTHER / AUTRES				
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	582	0	758	1,340	6	346	
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	18,371	1,826	863	21,090	15,340	3,041	
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	20,061	0	6,032	26,093	16,783	2,064	
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	88	0	0	88	0	0	
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	844	33,989	2,301	37,134	408	15,416	
THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	228,544	58,491	2,477	289,512	197,820	25,530	
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	734,499	133,739	41,454	909,692	578,263	131,703	
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	191,236	239	5,477	196,952	167,894	12,096	
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	12,696	15,228	3,232	31,156	8,861	22	
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	592	8,406	19,783	28,781	48	7,317	
TOTAL 1994	3,375,640	555,660	160,324	4,091,624	2,458,171	476,873	

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU V – ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOITATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NETTÉ SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT / BÉNÉFICE NET
871	117	1,340	0	0	0	13	(13)
2,318	302	21,001	89	(20)	69	62	7
3,481	42	22,370	3,723	0	3,723	1,601	2,122
30	0	30	58	0	58	27	31
14,231	1,276	31,331	5,803	0	5,803	3,520	2,283
45,184	2,219	270,753	18,758	(11,777)	6,982	2,429	4,553
143,638	9,888	863,492	46,200	(31,226)	14,972	(24,982)	39,954
72,224	1,219	253,233	(56,281)	(3,555)	(59,836)	(18,944)	(40,892)
20,693	0	29,576	1,580	(311)	1,269	586	683
15,692	138	23,195	5,586	0	5,586	2,509	3,077
795,852	66,139	3,797,035	294,589	(155,520)	139,069	33,109	105,960

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE VI – STATEMENT OF RETAINED EARNINGS

ADD /  
 AJOUTER

COMPANY / SOCIÉTÉ	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'EXERCICE	NET PROFIT / BÉNÉFICE NET	OTHER ITEMS / AUTRES POSTES
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	527	585	0
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	262	186	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	7,353	1,524	212
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	190,007	11,384	0
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	(26,921)	4,475	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	3,276	1,191	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	2,997	2,738	(125)
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	1,394	45	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	1,608	540	(915)
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	173	25	0
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	(15,434)	1,424	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	(40,603)	17	(1)
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	(1,437)	468	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	37,279	15,557	0
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	(464)	1,057	0
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	(82,730)	(885)	0
MONTRÉAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	(47,109)	58,839	0
MONTRÉAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	(26,772)	(5,039)	0

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU VI – ÉTAT DES BÉNÉFICES NON RÉPARTIS

DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	TRANSFER TO / VIRER AUX				DEDUCT / DÉDUIRE			
	GENERAL RESERVE / RÉSERVE GÉNÉRALE	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS			CHANGE IN / CHANGEMENTS			BALANCE AT END OF YEAR / SOLDE EN FIN D'EXERCICE
		MORTGAGES / PRÊTS	OTHER / AUTRES	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES	ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES		
0	0	0	0	29	0	0	0	1,093
0	0	0	0	0	(67)	0	0	515
783	0	0	0	269	34	388	0	7,615
0	0	0	0	5,720	(1,327)	0	0	196,998
0	0	0	0	0	2,268	0	0	(24,714)
0	0	0	0	0	0	480	0	3,987
1,677	0	0	0	(1)	(406)	0	0	4,340
0	0	0	0	0	0	16	0	1,423
0	0	0	0	0	0	0	0	1,233
15	0	0	0	0	(3)	0	0	186
0	0	0	0	0	(3,489)	0	0	(10,521)
0	0	0	0	0	386	0	0	(40,973)
0	0	0	0	0	52	0	0	(1,021)
15,668	0	0	0	0	(109)	0	0	37,077
0	0	0	0	0	(101)	0	0	694
0	0	0	0	0	(1,152)	0	0	(82,463)
22,100	0	0	0	0	(15,347)	0	0	4,977
888	0	0	0	(16,596)	(38,964)	0	0	22,861

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE VI – STATEMENT OF RETAINED EARNINGS

ADD /  
 AJOUTER

COMPANY / SOCIÉTÉ	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'EXERCICE	NET PROFIT / BÉNÉFICE NET	OTHER ITEMS / AUTRES POSTES
THE MUTUAL TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	20,803	(2,350)	0
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	269	2,364	0
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	141	(13)	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	1,186	7	0
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	5,699	2,122	(44)
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	256	31	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	(39,658)	2,283	0
THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	(56,110)	4,553	94,525
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	(353,224)	39,954	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	(176,342)	(40,892)	0
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	292	683	0
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	2,538	3,077	0
<b>TOTAL 1994</b>	<b>(590,744)</b>	<b>105,960</b>	<b>93,652</b>

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU VI – ÉTAT DES BÉNÉFICES NON RÉPARTIS

DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	GENERAL RESERVE / RÉSERVE GÉNÉRALE	TRANSFER TO / VIRER AUX		DEDUCT / DÉDUIRE		CHANGE IN / CHANGEMENTS		BALANCE AT END OF YEAR / SOLDE EN FIN D'EXERCICE
		INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS		PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES		ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES	
		MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES					
1,512	0	0	0	405	1,983	550	14,003	
0	0	0	0	0	0	0	0	2,633
0	0	0	0	0	0	0	0	128
0	0	0	0	271	717	0	0	205
0	0	0	0	0	(60)	(1)	0	7,838
0	0	0	0	20	0	0	0	267
0	0	0	0	0	(2,532)	0	0	(34,843)
0	0	0	0	(318)	(3,001)	0	0	46,287
29	0	0	0	0	(16,259)	0	0	(297,040)
0	0	0	0	541	(6,084)	146,757	0	(358,448)
0	0	0	0	1	(57)	0	0	1,031
3,400	0	0	0	0	(127)	0	0	2,342
46,272	0	0	0	(9,659)	(83,645)	148,190	0	(492,290)



**SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED EARNINGS FOR THE YEAR 1994 - LOAN COMPANIES**

**SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1994 - SOCIÉTÉS DE PRÊT**

1994 LOAN COMPANIES – SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
TABLE I – ASSETS (BOOK VALUE)

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSOMMATION
*BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	58,851	2,137,382	0	0	0	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	263,472	4,063,076	1,285,103	1,161,612	1,249,271	1,402,645
*CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	3,476	1,221,730	60,908	0	0	0
EVANGELINE SAVINGS & MORTGAGE COMPANY.....	225	1,421	823	0	30	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	2,840	8,503	0	0	0	515
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONG BANK.....	0	822,775	47,919	10,023	0	18
*LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE...	5,051	29,438	0	0	0	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	2	7,700	6,892	56	655	9,049
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	189	0	0	0	0	0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	854	1,481	0	0	0	0
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	2,136	33,256	101,999	1,506	13,717	0
*ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	25,408	16,790,333	1,138,746	0	0	0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	74	0	0	0	0	0
*SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	3,360	3,000	192	0	0	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	1	7,705	25,306	0	0	0
*TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	20,412	7,623	75,400	304,000	0	1,396,216
*TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	1	277,548	0	0	0	150,278
*VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	20,397	114,277	17,577	32,000	0	0
<b>TOTAL 1994</b>	<b>406,781</b>	<b>25,547,248</b>	<b>2,760,965</b>	<b>1,509,197</b>	<b>1,263,673</b>	<b>2,967,721</b>

\*OCTOBER 31 YEAR END

1994 SOCIÉTÉS DE PRÊT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU I – ACTIF (VALEUR COMPTABLE)

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS-PONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU			TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL ASSETS / TOTAL DE L'ACTIF
			OTHER ASSETS / AUTRES	ACTIFS	TOTAL			
24,141,474	0	117,006	3,803	94,181	26,552,697	93,377	26,459,320	
17,316,170	270,843	685,881	185,223	5,863,498	33,766,794	146,507	33,620,287	
23,273,195	0	0	111,556	114,067	24,784,932	5,675	24,779,257	
18,498	767	1,500	193	93	23,550	69	23,481	
154,137	3,664	334	1,422	539	171,954	437	171,517	
4,275,698	0	0	25,449	222,692	5,404,574	0	5,404,574	
120,255	0	0	145	69	154,958	0	154,958	
300,118	1,660	0	1,856	722	328,719	458	328,261	
3,065	0	0	0	333	3,587	333	3,254	
100,671	0	0	518	189	103,713	197	103,516	
218,446	14,056	0	2,619	5,568	393,305	788	392,517	
12,194,154	0	0	204,579	280,993	30,634,213	14,699	30,619,514	
8,539,918	15,810	0	36,066	151,617	8,745,505	84,377	8,661,128	
70,725	3,708	0	475	10,408	91,898	571	91,327	
188,674	0	0	1,834	9,323	232,843	1,176	231,667	
22,344,551	0	0	100,172	725,966	24,974,340	0	24,974,340	
3,992,689	0	0	17,399	299,969	4,746,784	0	4,746,784	
1,549,459	139	0	12,530	27,482	1,773,961	374	1,773,587	
118,801,897	310,656	804,721	707,859	7,807,609	162,888,327	349,036	162,539,289	

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

## 1994 LOAN COMPANIES – SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)

## TABLE II – LIABILITIES AND SHAREHOLDERS' EQUITY

COMPANY / SOCIÉTÉ	LIABILITIES / PASSIF						
	DEPOSITS AND DEBENTURES / DÉPÔTS ET OBLIGATIONS			OTHER BORROWED		INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	DIVIDENDS PAYABLE / DIVIDENDES À PAYER
	DEMAND / À VUE	TERM / À TERME	ACCRUED INTEREST / INTÉRÊT COURU	MONEY AND BANK OVERDRAFTS / AUTRES EMPRUNTS ET DÉCOUVERTS BANCAIRES			
BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	0	24,880,367	568,756	0	1,013	0	
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	13,726,619	17,304,378	602,147	561,764	1,583	2,642	
CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	5,591,556	15,297,192	590,477	1,846,981	3,307	0	
EVANGELINE SAVINGS & MORTGAGE COMPANY.....	2,199	17,438	526	0	0	0	
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	10,475	139,184	6,050	0	433	0	
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	793,799	4,271,903	55,513	2,691	0	0	
LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	0	140,755	3,260	0	133	0	
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	11,993	282,886	9,514	123	0	115	
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	0	0	0	0	0	78	
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	0	65,550	1,493	0	0	618	
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	4,849	345,572	11,799	0	0	0	
ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	9,086,745	19,261,724	607,197	824,045	11,279	0	
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	4,059,017	3,143,606	105,583	587,997	0	0	
SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	0	70,158	2,225	0	0	0	
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	3,563	204,694	6,318	0	0	0	
TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	6,510,085	15,767,358	461,313	743,651	0	0	
TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	1,227,647	1,794,477	41,112	1,530,402	0	0	
VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	3,858	1,616,124	47,149	0	1,539	0	
<b>TOTAL 1994</b>	<b>41,012,405</b>	<b>104,603,366</b>	<b>3,120,452</b>	<b>6,107,654</b>	<b>19,267</b>	<b>3,453</b>	

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1994 SOCIÉTÉS DE PRÊT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)

TABLEAU II – PASSIF ET AVOIR DES ACTIONNAIRES

		SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES								
EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)	DEFERRED INCOME IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	CAPITAL / CAPITAL	GENERAL RESERVE AND / OR CONTRIBUTED SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCEDENT VERSÉ	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS	TOTAL / TOTAL	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY / TOTAL DU PASSIF ET DE L'AVOIR DES ACTIONNAIRES	
316,938	0	27,397	25,794,471	750,000	0	0	(85,151)	664,849	26,459,320	
353,558	0	0	32,552,691	909,359	0	0	158,237	1,067,596	33,620,287	
616,362	0	0	23,945,875	350,000	75	0	483,307	833,382	24,779,257	
417	0	0	20,580	1,248	120	0	1,533	2,901	23,481	
2,350	0	70	158,562	7,350	0	0	5,605	12,955	171,517	
100,107	0	0	5,224,013	179,002	0	0	1,559	180,561	5,404,574	
187	0	0	144,355	10,000	0	0	603	10,603	154,958	
4,860	0	0	309,491	14,576	2,675	1,668	(149)	18,770	328,261	
48	0	0	126	3,480	28	0	(360)	3,128	3,254	
26	0	0	67,689	36,017	0	0	(190)	35,827	103,516	
12,665	0	0	374,885	19,499	0	0	(1,867)	17,632	392,517	
34,979	0	4,734	29,810,703	8,091	0	0	800,720	808,811	30,619,514	
551,331	0	28,564	8,486,098	300,000	0	0	(124,970)	175,030	8,661,128	
5,600	0	0	77,983	40,699	0	0	(27,355)	13,344	91,327	
741	483	0	215,799	19,801	0	0	(3,933)	15,868	231,667	
775,679	0	0	24,258,086	670,002	0	0	46,252	716,254	24,974,340	
26,356	0	0	4,619,994	120,600	0	0	6,190	126,790	4,746,784	
18,664	1,475	972	1,669,781	67,649	0	0	16,157	83,806	1,773,587	
2,820,870	1,958	61,737	157,751,182	3,507,353	2,898	1,668	1,276,188	4,788,107	162,539,289	

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT: LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1994 LOAN COMPANIES – SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
 TABLE III – STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS EARNED ON AGENCY FUNDS / HONORAIRES ET COMMISSIONS SUR LES FONDS D'AGENCE	OTHER / AUTRES	TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED / INTÉRÉT ENGAGÉ	SALARIES AND STAFF BENEFITS / TRATEMENTS ET AVANTAGES SOCIAUX
<hr/>						
BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	1,927,219	0	0	1,927,219	1,342,430	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	2,311,423	0	118,350	2,429,773	1,558,780	331,646
CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	2,159,347	0	4,536	2,163,883	1,589,332	10,365
EVANGELINE SAVINGS & MORTGAGE COMPANY.....	1,961	0	112	2,073	1,455	312
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	16,874	0	1,427	18,301	10,590	1,148
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	351,323	0	7,761	359,084	247,661	0
LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	8,421	0	0	8,421	6,492	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	27,997	0	603	28,600	20,578	1,272
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	319	0	84	403	8	0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	6,279	0	84	6,363	2,652	40
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	26,180	0	137	26,317	24,488	0
ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	2,305,372	0	2,326	2,307,698	1,658,063	3
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	783,261	0	24,268	807,529	700,746	2,369
SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	7,634	0	287	7,901	5,743	1,401
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	19,277	0	6	19,283	16,371	0
TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	2,088,176	0	7,368	2,095,544	1,307,968	0
TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	368,576	0	2,507	371,083	200,586	0
VICOTRIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	120,134	0	4	120,138	93,161	0
<b>TOTAL 1994</b>	<b>12,529,773</b>	<b>0</b>	<b>169,840</b>	<b>12,699,613</b>	<b>8,787,204</b>	<b>348,556</b>

1994 SOCIÉTÉS DE PRÊT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU III – ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOI- TATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT / BÉNÉFICE NET
513,882	0	1,856,312	70,907	0	70,907	33,287	37,620
333,572	34,271	2,258,269	171,504	(107,164)	64,340	5,751	58,589
298,214	901	1,896,812	265,071	(61,821)	203,250	91,557	111,693
209	5	1,981	92	(60)	32	8	24
1,389	30	13,157	5,144	(2,916)	2,228	1,015	1,213
118,554	0	366,215	(7,131)	0	(7,131)	(3,137)	(3,994)
1,121	0	7,613	808	(31)	777	317	460
5,006	193	27,149	1,451	(98)	1,353	243	1,110
145	0	153	250	0	250	0	250
1,082	150	3,924	2,439	0	2,439	53	2,386
6,807	5	31,300	(4,983)	1,043	(3,940)	(3)	(3,937)
184,410	0	1,842,476	465,222	0	465,222	170,713	294,509
146,995	44	850,154	(42,625)	0	(42,625)	19,470	(62,095)
4,725	110	11,979	(4,078)	(727)	(4,805)	32	(4,837)
4,564	0	20,935	(1,652)	(383)	(2,035)	(1,585)	(450)
745,792	0	2,053,760	41,784	0	41,784	5,958	35,826
160,967	0	361,553	9,530	0	9,530	4,642	4,888
11,851	6	105,018	15,120	(112)	15,008	6,183	8,825
2,539,285	35,715	11,710,760	986,853	(172,269)	816,584	334,504	482,080

1994 LOAN COMPANIES – SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
 TABLE IV – STATEMENT OF RETAINED EARNINGS

ADD /  
 AJOUTER

COMPANY / SOCIÉTÉ	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'EXERCICE	NET PROFIT / BÉNÉFICE NET	OTHER ITEMS / AUTRES POSTES
BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	(77,489)	37,620	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	211,968	58,589	0
CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	387,657	111,893	0
EVANGÉLINE SAVINGS & MORTGAGE COMPANY.....	1,514	24	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	4,218	1,213	0
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	5,553	(3,994)	0
LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	143	460	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	(178)	1,110	0
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	(421)	250	(1)
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	(218)	2,386	0
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	2,686	(3,937)	0
ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	2,515,410	294,509	0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	(67,774)	(52,095)	0
SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	(22,352)	(4,837)	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	(2,343)	(450)	0
TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	39,926	35,826	0
TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	6,002	4,888	0
VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	9,899	8,825	0
<b>TOTAL 1994</b>	<b>3,014,201</b>	<b>482,080</b>	<b>(1)</b>

## 1995 SOCIÉTÉS DE PRÊT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)

## TABLEAU IV – ÉTAT DES BÉNÉFICES NON RÉPARTIS

DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	GENERAL RESERVE / RÉSERVE GÉNÉRALE	TRANSFER TO / VIRER AUX		CHANGE IN / CHANGEMENTS		OTHER ITEMS / AUTRES POSTES	BALANCE AT END OF YEAR / SOLDE EN FIN D'EXERCICE		
		INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS		PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES					
		MORTGAGES / PRÊTS	OTHER / AUTRES	ASSETS NOT ADMITTED / ACTIF NON ADMIS					
49,028	0	0	0	0	(3,746)	0	(85,151)		
100,532	0	0	0	0	11,788	0	158,237		
30,000	0	0	0	0	(13,957)	0	483,307		
20	0	0	0	0	(15)	0	1,533		
0	0	0	0	0	(174)	0	5,605		
0	0	0	0	0	0	0	1,559		
0	0	0	0	0	0	0	603		
602	0	500	0	0	(21)	0	(149)		
250	0	0	0	0	(62)	0	(360)		
2,430	0	0	0	0	(72)	0	(190)		
0	0	0	616	0	0	0	(1,867)		
2,000,760	0	0	0	(3,115)	11,554	0	800,720		
0	0	0	0	0	(4,896)	0	(124,970)		
0	0	0	0	0	166	0	(27,355)		
0	0	0	0	483	657	0	(3,933)		
29,500	0	0	0	0	0	0	46,252		
4,700	0	0	0	0	0	0	6,190		
1,252	0	0	0	1,475	(160)	0	16,157		
2,219,074	0	500	616	(1,157)	1,059	0	1,276,188		



**SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED EARNINGS FOR THE YEAR 1994 - COOPERATIVE CREDIT ASSOCIATIONS**

**SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1994  
- ASSOCIATIONS COOPÉRATIVES DE CRÉDIT**

1994 COOPERATIVE CREDIT ASSOCIATIONS – ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
TABLE I – ASSETS

ASSOCIATION	LOANS TO MEMBERS (LESS PROVISIONS FOR LOANS IN DEFAULT) / PRÊTS AUX ASSOCIÉS (MOINS PROVISIONS POUR PRÊTS EN SOUFFRANCE)		TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME			BONDS / OBLIGATIONS	SHARES / ACTIONS
	CASH / ENCAISSE						
B.C. CENTRAL CREDIT UNION.....	259,671	16,209	1,009,634	988,741		22,480	
CREDIT UNION CENTRAL OF ALBERTA LIMITED.....	54,656	2,375	278,219	255,685		12,308	
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	128,921	389	202,250	577,859		4,104	
CREDIT UNION CENTRAL OF MANITOBA.....	15,169	2,623	83,840	478,935		12,008	
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	11,500	5,053	71,544	3,400		3,499	
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	44,685	0	477,119	538,167		31,854	
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	54,905	7,834	1,035,511	239,749		32,881	
<b>TOTAL 1994</b>	<b>569,507</b>	<b>34,483</b>	<b>3,158,117</b>	<b>3,082,536</b>		<b>119,134</b>	

1994 COOPERATIVE CREDIT ASSOCIATIONS – ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
TABLE II – LIABILITIES AND MEMBERS' EQUITY

ASSOCIATION	DEPOSITS / DÉPÔTS			INTEREST DUE AND ACCRUED ON DEPOSITS,			EXPENSES DUE BORROWED MONEY AND OVERDRAFTS / PRÊTS BANCAIRES ET DÉCOUVERTS BANCAIRES SUR DÉPÔTS, EMPRUNTS ET PRÊTS BANCAIRES	
	DEMAND / À VUE	TERM / À TERME	OTHER BORROWED MONEY / AUTRES EMPRUNTS	BANK LOANS AND BANK PRÊTS BANCAIRES ET DÉCOUVERTS BANCAIRES	OVERDRAFTS / PRÊTS BANCAIRES ET DÉCOUVERTS BANCAIRES	INTÉRETS ÉCHUS ET COURUS SUR DÉPÔTS, EMPRUNTS ET PRÊTS BANCAIRES		
B.C. CENTRAL CREDIT UNION.....	1,391,859	713,092	76,295	0	36,702		4,112	
CREDIT UNION CENTRAL OF ALBERTA LIMITED.....	13,076	526,305	0	0	10,389		2,202	
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	357,458	421,094	63,719	9,810	5,590		4,403	
CREDIT UNION CENTRAL OF MANITOBA.....	556,814	8,000	0	2,450	12,368		5,076	
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	62,928	33,243	0	185	1,186		512	
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	80,943	968,593	77,879	10,155	15,080		8,183	
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	602,047	703,366	15,486	0	23,250		7,336	
<b>TOTAL 1994</b>	<b>3,065,125</b>	<b>3,373,693</b>	<b>233,379</b>	<b>22,600</b>	<b>104,545</b>		<b>31,824</b>	

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1994 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT – COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
TABLEAU I – ACTIF

MORTGAGES / PRÊTS HYPOTHÉCAIRES	REAL ESTATE / BIENS – FONDS	INVESTMENTS SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT, ÉCHU ET COURU			OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	ASSETS NOT ADMITTED / ACTIF NON ADMIS	TOTAL ASSETS / TOTAL DE L'ACTIF
4,359	10,528	25,309	28,694			4,897	2,370,522	3,888	2,366,634
13,440	5,249	0	8,261			8,309	638,502	3,259	635,243
5,109	14,107	75	2,799			4,117	939,730	298	939,432
2,259	0	0	15,158			18,068	628,060	7,878	620,182
2,364	2,108	3,688	1,057			5,853	110,066	794	109,272
10,549	0	111,021	11,057			22,083	1,246,545	0	1,246,545
38,099	26,605	184	41,671			7,780	1,485,219	2,621	1,482,598
76,179	58,597	140,277	108,707			71,107	7,418,644	18,738	7,399,906

1994 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT – COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
TABLEAU II – PASSIF ET AVOIR DES ASSOCIÉS

PROVISION FOR INTEREST ON SHARE CAPITAL / PROVISION POUR INTÉRêTS SUR CAPITAL SOCIAL	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)	DEFERRED INCOME TAXES / IMPÔTS SUR LE REVENU REPORTÉS	RESERVES / RÉSERVES					TOTAL LIABILITIES AND MEMBERS' EQUITY / TOTAL DU PASSIF ET DE L'AVOIR DES ASSOCIÉS	
			TOTAL / TOTAL	CAPITAL / CAPITAL	GUARANTEE / GARANTIE	GÉNÉRAL / GÉNÉRALES	SURPLUS / SURPLUS	TOTAL / TOTAL	
4,766	3,847	517	2,231,190	108,072	0	0	27,372	135,444	2,366,634
0	0	0	551,972	79,110	0	7,420	(3,258)	83,271	635,243
0	8,877	0	870,951	76,191	0	(8,877)	1,167	68,481	939,432
0	2,850	0	587,558	36,243	0	0	(3,619)	32,624	620,182
0	0	0	98,054	8,470	0	3,250	(502)	11,218	109,272
0	0	0	1,160,813	81,593	0	0	4,139	85,732	1,246,545
4,707	117	0	1,356,309	67,241	0	58,048	0	126,289	1,482,598
9,473	15,691	517	6,856,847	456,920	0	60,841	25,298	543,059	7,399,906

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT: LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1994 COOPERATIVE CREDIT ASSOCIATIONS – ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
 TABLE III – STATEMENT OF INCOME AND EXPENSES

ASSOCIATION	INCOME / REVENU			TOTAL / TOTAL
	LOANS / PRÊTS	INVESTMENTS / PLACEMENTS	OTHER INCOME / AUTRES REVENUS	
B.C. CENTRAL CREDIT UNION.....	25,682	96,495	23,448	147,625
CREDIT UNION CENTRAL OF ALBERTA LIMITED.....	3,802	30,900	21,278	55,980
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	11,798	35,705	1,090	48,593
CREDIT UNION CENTRAL OF MANITOBA.....	2,509	42,217	11,405	56,131
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	1,190	5,206	6,588	12,984
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	8,658	53,426	24,306	86,390
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	5,398	78,608	20,169	104,175
<b>TOTAL 1994</b>	<b>59,037</b>	<b>344,557</b>	<b>108,284</b>	<b>511,878</b>

1994 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT – COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
 TABLEAU III – ÉTAT DES REVENUS ET DES DÉPENSES

INTEREST / INTÉRÊTS	EXPENSES / DÉPENSES				EARNINGS BEFORE GAINS OR LOSSES ON INVESTMENTS AND LOANS / REVENU AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS ET PRÊTS				EARNINGS BEFORE GAINS OR LOSSES ON INVESTMENTS AND LOANS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS ET PRÊTS				NET EARNINGS / REVENU NET	
	SALARIES AND STAFF	BENEFITS / TRAITEMENTS	OTHER / DEPRECIATION / AUTRES AMORTISSEMENT	TOTAL / TOTAL										
	ET AVANTAGES SOCIAUX													
107,592	9,645	13,290	1,188	131,715		15,910	(5,737)	10,173		1,255		8,918		
29,470	10,156	9,823	1,960	51,409		4,571	166	4,737		236		4,501		
36,526	2,906	337	105	42,874		5,719	(2,052)	3,657		440		3,217		
37,895	7,191	6,665	529	52,280		3,851	0	3,851		209		3,642		
4,778	2,540	4,609	306	12,233		751	(76)	675		69		606		
53,284	11,173	16,860	1,546	82,863		3,527	91	3,618		142		3,476		
73,430	14,169	6,369	1,537	95,505		8,670	(1,929)	6,741		1,212		5,529		
345,975	57,780	57,953	7,171	468,879		42,999	(9,547)	33,452		3,563		29,889		





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## Year-end Data

*Trust  
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*Loan  
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*Cooperative  
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*Sociétés  
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*Sociétés  
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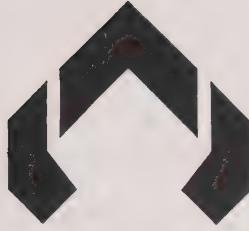
*Associations  
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Office of the Superintendent  
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## Year-end Data

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**1995**

Canada

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**1995**

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SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED  
EARNINGS FOR THE YEAR 1995 - TRUST COMPANIES

SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES  
BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1995 - SOCIÉTÉS DE FIDUCIE

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE I - ASSETS (BOOK VALUE) - GUARANTEED TRUST FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	465	237	0	0
*THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE - ÉOSSE.....	0	248,527	0	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	2,000	45,791	0	0
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	0	506,877	8,932	43,128
*CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	4,270	105,363	5,340	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	3,892	24,593	23,005	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	1	2,826	85,683	5,553
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	0	0	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	1,763	12,975	5,896	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	0	0	1,580	0
+*FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	7,751	20,867	0	78,701
HONGKONG BANK TRUST COMPANY / SOCIÉTÉ DE FIDUCIE DE LA BANQUE HONGKONG.....	15,353	7,956	0	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	2,196	19,917	2,980	0
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	0	0	0
INVESTORS GROUP TRUST COMPANY LTD. / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	0	121,488	71,370	19,665
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVEE MARCHANDE.....	10,822	0	67,789	3,722
+*MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	37,566	48,724	139,162	4,773
+*MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	192,271	452,419	198,674	3,235
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	846	72,623	157,779	6,585
*NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	11,609	135,591	152,527	0
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	480	0	0	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	0	42,049	7,888	0

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU I - ACTIF (VALEUR COMPTABLE) - FONDS GARANTIS

COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSOMMATION	MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
2,436	0	79,735	697	75	83,645
0	0	0	2,472	0	250,999
0	797	402,259	3,536	37,656	492,039
4,794	666	5,334,643	18,757	26,738	5,944,535
59,000	10	1,041,791	7,846	5,263	1,228,883
0	725	482,835	2,514	3,599	541,163
599	262	887,488	19,420	7	1,001,839
0	0	0	0	0	0
0	0	153,578	1,214	3,450	178,876
92	17	33,911	0	0	35,600
1,462	287	436,598	3,270	23,600	572,536
327	0	277,896	2,365	7,375	311,272
92,527	0	58,196	192	2,985	178,993
0	0	0	0	0	0
0	0	633,164	5,389	7,449	858,525
0	0	119,051	1,814	0	203,198
66,060	18,288	2,205,950	14,514	1,410	2,536,447
67,213	76,841	4,944,698	28,310	3,545	5,967,206
76,043	0	721,118	9,499	122,530	1,167,023
20,736	0	822,761	7,472	16,565	1,167,261
0	0	0	0	129	609
97,603	23,382	85,380	4,891	56	261,249

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE I - ASSETS (BOOK VALUE) - GUARANTEED TRUST FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	7,814	49,200	8,186	0
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0
*THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M .....	0	0	0	0
*THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	2,511	757,131	498,559	0
*ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	13,686	1,503,989	3,204,490	0
STATE STREET TRUST COMPANY CANADA.....	0	125,219	0	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	457	177,003	58,519	3,330
*TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	5,129	125,303	127,693	0
*THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	16,390	0	0	0
TOTAL 1995	337,272	4,606,668	4,826,052	168,692

\*OCTOBER 31 YEAR END

+COVERS 10 MONTH PERIOD (JANUARY 1 TO OCTOBER 31, 1995)

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU I - ACTIF (VALEUR COMPTABLE) - FONDS GARANTIS

COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSOMMATION	MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHECAIRES ET CONVENTIONS DE VENTE	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
0	0	168,414	1,991	18,125	253,730
0	0	0	0	0	0
0	0	0	0	0	0
50,620	955	2,236,190	18,634	79,978	3,644,578
45,639	3,638	4,902,186	39,897	39,560	9,753,085
0	0	0	63	0	125,282
32,759	245	1,663,187	13,279	12,769	1,961,548
0	0	0	3,624	1,325	263,074
0	0	0	0	0	16,390
617,910	126,113	27,691,029	211,660	414,189	38,999,585

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

+POUR LA PÉRIODE DE 10 MOIS (1er JANVIER AU 31 OCTOBRE 1995)

## 1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)

TABLE II - ASSETS (BOOK VALUE) - COMPANY FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÉTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÉTS À LA CONSOMMATION
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	18	3,098	4,176	2,815	734	0
*THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	1,962	25,962	0	0	0	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	2	0	0	1,862	0	0
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST .....	0	1,239	132	2,800	0	0
*CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	3	0	0	0	0	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	0	5,987	0	0	0	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	0	0	26,293	0	0	0
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	25	3,211	330	0	0	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	0	0	0	0	565	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGELINE.....	65	1,825	185	0	0	0
+*FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	222	0	378	0	0	0
HONGKONG BANK TRUST COMPANY / SOCIÉTÉ DE FIDUCIE DE LA BANQUE HONGKONG .....	0	0	0	0	0	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	0	0	0	0	0	0
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	29	14,041	0	0	0	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTEE.....	0	88,300	296	61,957	0	0
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	0	0	0	26,984	3,361	614
+*MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	7,595	0	2,000	7,965	989	0
+*MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	0	9,901	2,738	3,334	23	0
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE .....	362	580	215	4,916	0	0
*NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	0	0	0	0	0	0
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	3	11,000	0	0	0	0

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)

TABLEAU II - ACTIF (VALEUR COMPTABLE) - FONDS DE LA SOCIÉTÉ

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS-FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	ADVANCES TO E.T.A. / AVANCES AUX SUCCESSIONS S.F.A.	ACCRUED E.T.A. FEES / HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
0	0	0	0	180	78	2,398	13,497	433	13,064
0	0	0	0	22	58	2,211	30,215	0	30,215
0	0	1,767	0	0	25	27,397	31,053	1,286	29,767
0	19,518	123,537	111,169	0	16	105,410	363,821	19,517	344,304
82	0	0	0	1,843	240	85,416	87,584	8,843	78,741
58	0	0	0	0	229	30,713	36,987	2,734	34,253
2,217	4,336	0	0	674	241	32,144	65,905	1,176	64,729
0	0	0	0	0	20	2	3,588	0	3,588
0	0	0	0	0	5	15,746	16,316	326	15,990
0	524	0	0	0	375	553	3,527	73	3,454
0	238	400	0	0	61	50,715	52,014	2,100	49,914
0	0	0	0	0	0	39,291	39,291	8,919	30,372
34,727	4,541	0	0	0	171	5,177	44,616	1,775	42,841
0	0	0	0	0	7	40	14,117	40	14,077
7,724	0	0	0	2,034	490	8,137	168,938	4,735	164,203
0	550	0	0	0	216	2,584	34,309	1,943	32,366
17,316	26,067	1,463	3,123	0	22	210,627	277,167	23,751	253,416
54,149	44,389	0	5,170	4,023	1,712	348,984	474,423	30,380	444,043
6,311	0	0	0	0	63	155,046	167,493	7,818	159,675
0	0	0	0	0	0	66,324	66,324	0	66,324
0	0	0	0	0	0	409	11,412	0	11,412

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE II - ASSETS (BOOK VALUE) - COMPANY FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPOTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSOMMATION
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	4,457	3,746	15,647	0	0	0
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	3,602	5,107	1,915	0	0	14
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	14	367	802	0	0	0
*THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	2,942	17,926	0	0	0	0
*THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	0	17,523	149,756	3,951	0	0
*ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	0	0	153,465	0	0	0
STATE STREET TRUST COMPANY CANADA.....	3,744	4,580	0	0	0	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	3	0	650	0	0	0
*TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	94	14,194	0	0	0	0
*THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	2,040	9,966	0	0	0	0
TOTAL 1995	27,182	238,553	358,978	116,584	5,672	628

\*OCTOBER 31 YEAR END

\*COVERS 10 MONTH PERIOD (JANUARY 1 TO OCTOBER 31, 1995)

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU II - ACTIF (VALEUR COMPTABLE) - FONDS DE LA SOCIÉTÉ

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS-FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	ADVANCES TO E.T.A. / AVANCES AUX SUCCESSIONS S.F.A.	ACCRUED E.T.A. FEES / HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
0	0	0	0	0	840	2,842	27,532	1,965	25,567
0	0	0	0	0	288	19,391	30,317	525	29,792
0	0	0	0	0	13	128	1,324	0	1,324
0	0	0	0	2,046	1	42,386	65,301	30,553	34,748
0	1,948	0	0	0	2,111	126,204	301,493	18,852	282,641
0	8,980	0	43,516	7,605	3,157	751,777	968,500	28,384	940,116
0	0	1,459	0	7,181	0	5,068	22,034	1,035	20,997
1,128	2,555	26,863	0	0	24	211,180	242,403	8,952	233,451
0	0	0	0	3,626	38	2,942	20,894	238	20,656
0	0	0	0	1,649	148	7,541	21,344	119	21,225
123,712	113,646	155,489	162,978	30,883	10,649	2,358,783	3,703,739	206,472	3,497,265

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

+POUR LA PÉRIODE DE 10 MOIS (1er JANVIER AU 31 OCTOBRE 1995)

## 1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE

TABLE III - LIABILITIES - GUARANTEED TRUST FUNDS (IN THOUSANDS OF DOLLARS)

TABLEAU III - PASSIF - FONDS GARANTIS (EN MILLIERS DE DOLLARS)

COMPANY / SOCIÉTÉ	DEPOSITS AND CERTIFICATES / DÉPÔTS ET CERTIFICATS				BANK OVERDRAFTS / DÉCOUVERTS BANCAIRES	OTHER LIABILITIES / AUTRES PASSIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
	DEMAND / À VUE	TERM / À TERME	ACCRUED INTEREST / INTÉRÊT COURU				
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	214	78,695	2,635		0	2,101	83,645
*THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	248,527	0	379		0	2,093	250,999
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	20,592	424,077	21,230		0	26,140	492,039
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	1,123,733	4,493,604	171,190		0	156,008	5,944,535
*CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	324,436	788,525	36,723		0	79,199	1,228,883
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	29,327	463,090	17,766		0	30,980	541,163
CO-OPERATIVE TRUST COMPANY OF CANADA.....	21,252	908,908	35,429		1,541	34,709	1,001,839
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	0	0		0	0	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	0	157,616	5,670		0	15,590	178,876
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	2,780	31,384	1,108		0	328	35,600
+*FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	71,867	444,973	19,702		0	35,994	572,536
HONGKONG BANK TRUST COMPANY / SOCIÉTÉ DE FIDUCIE DE LA BANQUE HONGKONG.....	42,882	229,487	8,203		0	30,700	311,272
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	14,960	151,965	11,433		0	635	178,993
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	0	0		0	0	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	199,022	589,694	51,281		17,274	1,254	858,525
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	9	195,910	5,807		0	1,472	203,198
+*MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	89,889	2,146,750	88,392		0	211,416	2,536,447
+*MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	1,564,478	3,885,728	161,851		0	355,149	5,967,206
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	55,763	763,247	22,763		42	325,208	1,167,023
+*NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	49,984	1,016,447	33,962		0	66,868	1,167,261
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	642	0	0		0	(33)	609



## 1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE

## TABLE III - LIABILITIES - GUARANTEED TRUST FUNDS (IN THOUSANDS OF DOLLARS)

## TABLEAU III - PASSIF - FONDS GARANTIS (EN MILLIERS DE DOLLARS)

COMPANY / SOCIÉTÉ	DEPOSITS AND CERTIFICATES / DÉPÔTS ET CERTIFICATS					OTHER LIABILITIES / AUTRES PASSIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
	DEMAND / À VUE	TERM / À TERME	ACCRUED INTEREST / INTÉRÊT COURU	BANK OVERDRAFTS / DÉCOUVERTS BANCAIRES			
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	76,968	178,640	5,158	0	483		261,249
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	0	223,374	13,992	0	16,364		253,730
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0	0		0
*THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	0	0	0	0	0		0
*THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	245,014	3,228,378	112,186	0	59,000		3,644,578
*ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	1,451,102	7,333,040	257,030	21,590	690,323		9,753,085
STATE STREET TRUST COMPANY CANADA.....	89,238	35,866	178	0	0		125,282
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	78,066	1,600,192	71,379	17,911	194,000		1,961,548
*TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	211,098	49,557	44	0	2,375		263,074
*THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	16,390	0	0	0	0		16,390
TOTAL 1995	6,028,233	29,419,147	1,155,491	58,358	2,338,356		38,999,585

\*OCTOBER 31 YEAR END / \*EXERCICE SE TERMINANT LE 31 OCTOBRE

+COVERS 10 MONTH PERIOD (JANUARY 1 TO OCTOBER 31, 1995) / +POUR LA PÉRIODE DE 10 MOIS (1er JANVIER AU 31 OCTOBRE, 1995)



1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE IV - LIABILITIES AND SHAREHOLDERS' EQUITY - COMPANY FUNDS

COMPANY / SOCIÉTÉ	LIABILITIES / PASSIF					PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES (1)
	BORROWED MONEY AND BANK OVERDRAFTS / EMPRUNTS ET DÉCOUVERTS BANCAIRES	INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	DIVIDENDS PAYABLE / DIVIDENDES À PAYER	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS		
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	0	440	0	676		0
*THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	0	0	0	14,163		0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	604	0	0	805		77
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	0	44,194	0	89,309		3,099
*CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	13,497	0	0	24,588		0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	0	0	0	11,312		0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	1,603	1,040	0	16,082		0
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	44	0	65		0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	59	332	0	1,466		0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	0	0	0	329		0
+*FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	0	0	0	28,081		0
HONGKONG BANK TRUST COMPANY / SOCIÉTÉ DE FIDUCIE DE LA BANQUE HONKONG.....	0	0	0	2,852		0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	0	5,168	0	17,814		0
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	1	0	582		0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	53,252	1,643	0	40,253		0
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	14	296	0	17,306		0
+*MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	0	5,737	0	111,838		0
+*MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	7,507	9,333	0	210,459		0
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	0	41	0	79,477		0
*NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	0	699	0	0		0

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU IV - PASSIF ET AVOIR DES ACTIONNAIRES - FONDS DE LA SOCIÉTÉ

DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES				TOTAL / TOTAL	TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
		CAPITAL / CAPITAL	GENERAL RESERVE AND / OR CONTRIBUTED SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS		
116	1,232	9,700	0	0	2,132	11,832	13,064
0	14,163	15,500	0	0	552	16,052	30,215
582	2,068	18,872	0	0	8,827	27,699	29,767
0	136,602	1	0	0	207,701	207,702	344,304
0	38,085	65,405	0	0	(24,749)	40,656	78,741
0	11,312	18,032	0	0	4,909	22,941	34,253
0	18,725	39,830	0	0	6,174	46,004	64,729
0	109	2,000	0	0	1,479	3,479	3,588
0	1,857	11,679	502	(326)	2,278	14,133	15,990
0	329	1,248	120	0	1,757	3,125	3,454
0	28,081	24,815	0	0	(2,982)	21,833	49,914
0	2,852	121,469	0	0	(93,949)	27,520	30,372
0	22,982	145,500	0	0	(125,641)	19,859	42,841
0	583	10,121	4,135	0	(762)	13,494	14,077
0	95,148	30,400	100	0	38,555	69,055	164,203
0	17,616	12,700	0	0	2,050	14,750	32,366
0	117,575	32,585	0	0	103,256	135,841	253,416
0	227,299	110,113	0	0	106,631	216,744	444,043
0	79,518	63,050	0	0	17,107	80,157	159,675
564	1,263	55,266	0	0	9,795	65,061	66,324

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE IV - LIABILITIES AND SHAREHOLDERS' EQUITY - COMPANY FUNDS

COMPANY / SOCIÉTÉ	BORROWED MONEY AND BANK OVERDRAFTS / EMPRUNTS ET DÉCOUVERTS BANCAIRES	INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	DIVIDENDS PAYABLE / DIVIDENDES À PAYER	LIABILITIES / PASSIF		PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)
				EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS		
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	0	72	0	334		0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	0	0	0	1,079		0
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	0	1,665	0	2,837		0
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0		0
*THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	0	1,471	0	11,555		0
*THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	0	3,733	0	167,491		0
*ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	0	0	0	404,513		0
STATE STREET TRUST COMPANY CANADA.....	0	263	0	3,775		0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	493	0	0	52,816		0
*TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	0	363	0	3,586		0
*THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	0	663	0	5,853		0
TOTAL 1995	77,029	77,198	0	1,321,296		3,176

\*OCTOBER 31 YEAR END

+COVERS 10 MONTH PERIOD (JANUARY 1 TO OCTOBER 31, 1995)

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU IV - PASSIF ET AVOIR DES ACTIONNAIRES - FONDS DE LA SOCIÉTÉ

DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	CAPITAL / CAPITAL	SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES				TOTAL / TOTAL	TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
			GENERAL RESERVE AND / OR CONTRIBUTED SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS			
0	406	11,000	0	0	6	11,006		11,412
0	1,079	24,538	0	0	(50)	24,488		25,567
2,731	7,233	12,004	0	0	10,555	22,559		29,792
0	0	1,000	0	0	324	1,324		1,324
861	13,887	50,400	0	0	(29,539)	20,861		34,748
0	171,224	37,624	9,700	0	64,093	111,417		282,641
0	404,513	667,561	145,861	0	(277,819)	535,603		940,116
0	4,038	10,000	0	0	6,959	16,959		20,997
0	53,309	189,094	0	0	(8,952)	180,142		233,451
0	3,949	15,000	0	0	1,707	16,707		20,656
1,169	7,685	10,000	0	0	3,540	13,540		21,225
6,023	1,484,722	1,816,507	160,418	(326)	35,944	2,012,543		3,497,265

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

+POUR LA PÉRIODE DE 10 MOIS (1er JANVIER AU 31 OCTOBRE 1995)

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT : LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE V - STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS EARNED ON E.T.A. / HONORAIRES ET COMMISSIONS S.F.A.	OTHER / AUTRES	TOTAL INCOME / REVENU TOTAL	INTEREST / INTÉRÉT INCURRED / ENGAGÉ	SALARIES AND STAFF BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	7,974	566	196	8,736	5,516	710
*THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	14,151	621	524	15,296	12,544	1,150
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE .....	40,457	1,547	583	42,587	31,474	3,234
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST .....	476,841	113,689	11,764	602,294	389,342	87,356
*CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	90,752	8,983	461	100,196	72,310	15,325
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	47,614	175	2,371	50,160	37,052	3,905
CO-OPERATIVE TRUST COMPANY OF CANADA.....	88,465	3,418	3,232	95,115	71,418	8,530
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	237	1	0	238	0	42
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	14,158	0	889	15,047	10,602	798
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÈLINE.....	3,487	16	134	3,637	2,544	290
*FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	43,436	11,971	6,911	62,318	37,441	7,544
HONGKONG BANK TRUST COMPANY / SOCIÉTÉ DE FIDUCIE DE LA BANQUE HONGKONG.....	34,786	3,699	594	39,079	26,876	4,644
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	116,909	0	32,713	149,622	83,668	5,295
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	945	0	40	985	0	66
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	80,908	34,799	84	115,791	69,535	3,034
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	16,571	3,095	292	19,958	13,069	1,609
*MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	252,271	34,709	729	287,709	149,407	35,044
*MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	505,539	70,351	1,453	577,343	341,288	46,921
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	86,816	174	35,482	122,472	68,788	15,154
*NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	89,483	47	20	89,550	70,661	105
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	747	0	577	1,324	0	503

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU V - ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOITATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT / BÉNÉFICE NET
858	4	7,088	1,648	0	1,648	578	1,070
1,469	0	15,163	133	0	133	96	37
4,694	276	39,678	2,909	(1,030)	1,879	769	1,110
79,269	31,197	587,164	15,130	(3,249)	11,881	1,725	10,156
11,843	1,239	100,717	(521)	1,528	1,007	0	1,007
5,733	139	46,829	3,331	(693)	2,638	1,197	1,441
8,017	617	88,582	6,533	(429)	6,104	3,014	3,090
103	0	145	93	0	93	11	82
1,930	15	13,345	1,702	26	1,728	683	1,045
571	11	3,416	221	(137)	84	31	53
9,918	955	55,858	6,460	72	6,532	1,907	4,625
11,092	606	43,218	(4,139)	0	(4,139)	329	(4,468)
29,095	713	118,771	30,851	(18,239)	12,612	5,470	7,142
687	0	753	232	0	232	26	206
14,949	102	87,620	28,171	(4,666)	23,505	7,936	15,569
4,058	317	19,053	905	574	1,479	153	1,326
19,114	1,999	205,564	82,145	37,586	119,731	28,150	91,581
92,401	2,673	483,283	94,060	16,649	110,709	36,071	74,638
16,300	293	100,535	21,937	(20,974)	963	560	403
9,964	0	80,730	8,820	0	8,820	1,658	7,162
902	131	1,536	(212)	0	(212)	(90)	(122)

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE V - STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS EARNED ON E.T.A. / HONORAIRES ET COMMISSIONS S.F.A.	OTHER / AUTRES	TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED / INTÉRÉT ENGAGÉ	SALARIES AND STAFF BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	23,596	1,974	994	26,564	19,907	3,302
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	22,672	0	5,283	27,955	17,981	2,200
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	98	0	0	98	0	0
*THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	997	31,954	3,245	36,196	2	16,239
*THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	305,029	67,989	4,206	377,224	259,534	23,959
*ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	820,452	181,658	47,411	1,049,521	687,641	124,274
STATE STREET TRUST COMPANY CANADA.....	1,604	18,180	1,157	20,941	985	6,024
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	179,220	245	9,690	189,155	143,258	10,312
*TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	17,367	17,619	1,846	36,832	12,906	20
*THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	1,157	17,062	19,344	37,563	389	9,297
TOTAL 1995	3,384,739	624,542	192,225	4,201,506	2,636,138	436,886

\*OCTOBER 31 YEAR END

+COVERS 10 MONTH PERIOD (JANUARY 1 TO OCTOBER 31, 1995)

## 1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)

## TABLEAU V - ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOITATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT / BÉNÉFICE NET
2,956	292	26,457	107	0	107	96	11
3,237	42	23,460	4,495	0	4,495	2,135	2,360
30	0	30	68	0	68	31	37
12,641	1,559	30,441	5,755	0	5,755	3,121	2,634
63,334	2,323	349,150	28,074	9,052	37,126	19,813	17,313
184,021	8,849	1,004,785	44,736	(19,087)	25,649	13,442	12,207
5,845	642	13,496	7,445	0	7,445	2,905	4,540
55,296	557	209,423	(20,268)	(782)	(21,050)	(6,562)	(14,488)
22,582	0	35,508	1,324	0	1,324	609	715
20,131	943	30,760	6,803	0	6,803	3,153	3,650
693,040	56,494	3,822,558	378,948	(3,799)	375,149	129,017	246,132

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

+POUR LA PÉRIODE 10 MOIS (1er JANVIER AU 31 OCTOBRE 1995)

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE VI - STATEMENT OF RETAINED EARNINGS

COMPANY / SOCIÉTÉ	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'EXERCICE	NET PROFIT / BÉNÉFICE NET	ADD / AJOUTER
			OTHER ITEMS / AUTRES POSTES
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	1,093	1,070	0
*THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	515	37	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	7,615	1,110	283
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	196,998	10,156	0
*CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	(22,894)	1,007	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	3,987	1,441	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	4,340	3,090	0
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	1,423	82	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	1,233	1,045	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	1,719	53	0
+*FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	(10,521)	4,625	0
HONGKONG BANK TRUST COMPANY / SOCIÉTÉ DE FIDUCIE DE LA BANQUE HONGKONG.....	(82,463)	(4,468)	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	(40,973)	7,142	0
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	(1,021)	206	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	37,077	15,569	0
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	694	1,326	0
+*MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	4,977	91,581	0
+*MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	22,861	74,638	0
THE MUTUAL TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	14,003	403	0
*NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	2,633	7,162	0

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU VI - ÉTAT DES BÉNÉFICES NON RÉPARTIS

DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	TRANSFER TO / VIRER AUX				DEDUCT / DÉDUIRE			BALANCE AT END OF YEAR / SOLDE EN FIN D'EXERCICE	
	GENERAL RESERVE / RÉSERVE GÉNÉRALE		INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS		CHANGE IN / CHANGEMENTS				
	MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES	ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES				
0	0	0	0	(29)	60	0	2,132		
0	0	0	0	0	0	0	552		
0	0	0	0	(192)	363	10	8,827		
0	0	0	0	(2,621)	2,074	0	207,701		
0	0	0	0	0	2,862	0	(24,749)		
0	0	0	0	0	519	0	4,909		
1,744	0	0	0	0	(488)	0	6,174		
0	0	0	0	0	0	26	1,479		
0	0	0	0	0	0	0	2,278		
30	0	0	0	0	0	(15)	0	1,757	
906	0	0	0	0	0	(3,820)	0	(2,982)	
0	0	0	0	0	7,018	0	(93,949)		
98,164	0	0	0	0	0	(6,354)	0	(125,641)	
0	0	0	0	0	0	(53)	0	(762)	
13,868	0	0	0	0	0	223	0	38,555	
0	0	0	0	0	0	(30)	0	2,050	
0	0	0	0	0	0	(6,698)	0	103,256	
1,189	0	0	0	0	0	(10,321)	0	106,631	
0	0	0	0	(1,723)	(4,478)	3,500	17,107		
0	0	0	0	0	0	0	9,795		

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
 TABLE VI - STATEMENT OF RETAINED EARNINGS

COMPANY / SOCIÉTÉ	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'EXERCICE	ADD / AJOUTER	
		NET PROFIT / BÉNÉFICE NET	OTHER ITEMS / AUTRES POSTES
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA .....	128	(122)	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS .....	205	11	0
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	7,838	2,360	234
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE .....	267	37	0
*THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	(34,843)	2,634	0
*THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL .....	46,286	17,313	0
*ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA .....	(297,040)	12,207	0
STATE STREET TRUST COMPANY CANADA.....	3,454	4,540	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	(358,448)	(14,488)	364,407
*TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	1,031	715	0
*THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL .....	2,342	3,650	0
TOTAL 1995	(485,484)	246,132	364,924

\*OCTOBER 31 YEAR END

+COVERS 10 MONTH PERIOD (JANUARY 1 TO OCTOBER 31, 1995)

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU VI - ÉTAT DES BÉNÉFICES NON RÉPARTIS

DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	TRANSFER TO / VIRER AUX				DEDUCT / DÉDUIRE		CHANGE IN / CHANGEMENTS		BALANCE AT END OF YEAR / SOLDE EN FIN D'EXERCICE	
	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS		MORTGAGES / PRÊTS HYPOTHÉCAIRES		OTHER / AUTRES		PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES			
	GENERAL RÉSERVE / RÉSERVE GÉNÉRALE	MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES		ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES				
0	0	0	0		0	0	0	0	6	
0	0	0	0		(271)	537	0	0	(50)	
0	0	0	0		0	(123)	0	0	10,555	
0	0	0	0		(20)	0	0	0	324	
0	0	0	0		0	(2,670)	0	0	(29,539)	
0	0	0	0		(141)	(353)	0	0	64,093	
35	0	0	0		0	(7,049)	0	0	(277,819)	
0	0	0	0		0	1,035	0	0	6,959	
0	0	0	0		(541)	964	0	0	(8,952)	
0	0	0	0		(1)	40	0	0	1,707	
2,400	0	0	0		0	52	0	0	3,540	
118,336	0	0	0		(5,539)	(26,705)	3,536	35,944		

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

+POUR LA PÉRIODE DE 10 MOIS (1er JANVIER AU 31 OCTOBRE 1995)



**SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED EARNINGS FOR THE YEAR 1995 - LOAN COMPANIES**

**SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1995 - SOCIÉTÉS DE PRÊT**

1995 LOAN COMPANIES - SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
 TABLE I - ASSETS (BOOK VALUE)

COMPANY / SOCIÉTÉ	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME		BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSOMMATION
	CASH / ENCAISSE					
*BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	0	585,000	715,558	0	0	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	268,164	4,939,157	1,358,423	932,192	1,084,065	1,762,228
*CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	40,631	0	59,034	0	0	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	141	8,800	0	0	0	66
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONG BANK.....	53,818	1,590,602	0	5,000	0	15
*LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	4,337	9,734	61,019	0	0	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	2	5,718	2,748	54	956	4,194
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	9	995	0	0	0	0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	594	3,280	1,982	0	0	0
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	1,244	105,730	27,741	325	13,628	231
*ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	35,589	1,850,000	767,327	0	63,603	111,863
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	0	0	0	0	0	0
*SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	3,505	0	190	0	0	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	4	74,674	5,114	0	0	0
*TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	4,746	44,762	7,500	146,000	0	1,320,601
*TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	1	0	0	0	0	88,613
*VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	14,101	67,175	11,644	42,538	0	0
TOTAL 1995 .....	426,886	9,285,627	3,018,280	1,126,109	1,162,252	3,287,811

\*OCTOBER 31 YEAR END

1995 SOCIÉTÉS DE PRÊT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)

TABLEAU I - ACTIF (VALEUR COMPTABLE)

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS-FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL ASSETS / TOTAL DE L'ACTIF
25,891,183	0	117,006	13,918	92,094	27,414,759	91,666	27,323,093
17,205,067	264,458	375,791	197,644	7,275,074	35,662,263	138,070	35,524,193
21,683,686	0	0	103,132	96,997	21,983,480	3,712	21,979,768
143,650	2,912	1,199	1,228	1,154	159,150	380	158,770
3,789,327	0	0	31,338	224,362	5,694,462	0	5,694,462
142,152	0	0	242	173	217,657	0	217,657
318,622	1,018	0	1,760	704	335,776	588	335,188
2,652	0	0	0	312	3,968	313	3,655
177,958	0	0	687	(103)	184,398	193	184,205
198,559	91	0	1,722	1,616	350,887	446	350,441
15,748,258	0	0	85,748	316,833	18,979,221	0	18,979,221
7,372,787	12,759	0	29,838	79,167	7,494,551	62,374	7,432,177
52,811	5,978	0	491	2,229	65,204	620	64,584
178,905	0	0	1,233	5,485	265,415	1,195	264,220
22,762,972	0	0	98,946	787,481	25,173,008	0	25,173,008
4,233,679	0	0	18,932	339,353	4,680,578	0	4,680,578
1,751,813	130	0	13,609	2,247	1,903,257	87	1,903,170
121,654,081	287,346	493,996	600,468	9,225,178	150,568,034	299,644	150,268,390

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

## 1995 LOAN COMPANIES - SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)

TABLE II - LIABILITIES AND SHAREHOLDERS' EQUITY

COMPANY / SOCIÉTÉ	LIABILITIES / PASSIF					
	DEPOSITS AND DEBENTURES / DÉPÔTS ET OBLIGATIONS			OTHER BORROWED MONEY AND BANK OVERDRAFTS / AUTRES EMPRUNTS ET DÉCOUVERTS BANCAIRES	INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	DIVIDENDS PAYABLE / DIVIDENDES À PAYER
	DEMAND / À VUE	TERM / À TERME	ACCRUED INTEREST / INTÉRÉT COURU			
*BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	0	25,504,417	840,098	181	210	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	13,630,648	18,627,134	767,791	997,637	57,109	340
*CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	4,279,152	15,413,326	795,772	614,325	0	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	8,878	128,641	5,467	0	0	0
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	889,669	4,437,397	65,678	0	5,712	0
*LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	0	197,945	7,042	0	79	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	13,159	285,081	10,164	684	0	91
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	0	0	0	0	0	57
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	0	141,932	5,881	0	0	0
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	1,387	303,143	13,711	0	42	0
*ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	6,831,427	10,018,677	335,621	883,495	12,105	0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	4,078,028	2,707,021	100,330	41,752	1,942	0
*SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	0	52,803	1,644	0	0	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	10,766	227,855	7,697	0	0	0
*TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	6,692,420	16,150,351	548,727	988,829	13,832	0
*TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	1,428,922	2,118,591	63,702	918,530	253	0
*VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	2,655	1,725,916	53,270	0	741	0
TOTAL 1995	37,867,111	98,040,230	3,622,595	4,445,433	92,025	488

\*OCTOBER 31 YEAR END

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1995 SOCIÉTÉS DE PRÊT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)

TABLEAU II - PASSIF ET AVOIR DES ACTIONNAIRES

EXPENSES DUE AND ACCURED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)	DEFERRED INCOME IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES					TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY / TOTAL DU PASSIF ET DE L'AVOIR DES ACTIONNAIRES
				CAPITAL / CAPITAL	GENERAL RESERVE AND / OR CONTRIBUTED SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS	TOTAL / TOTAL	
220,649	0	33,857	26,399,412	800,000	0	0	(76,319)	723,681	27,323,093
404,402	0	0	34,485,061	982,271	0	0	56,861	1,039,132	35,524,193
147,099	0	0	21,249,674	130,000	75	0	600,019	730,094	21,979,768
1,830	0	0	144,816	7,350	0	0	6,604	13,954	158,770
121,881	0	0	5,520,337	154,002	0	0	20,123	174,125	5,694,462
970	0	0	206,036	10,000	0	0	1,621	11,621	217,657
5,373	0	0	314,552	16,356	2,675	1,876	(271)	20,636	335,188
37	0	0	94	3,874	27	0	(340)	3,561	3,655
296	0	0	148,109	36,017	0	0	79	36,096	184,205
16,179	0	0	334,462	42,499	0	0	(26,520)	15,979	350,441
33,988	0	2,133	18,117,446	8,091	0	0	853,684	861,775	18,979,221
307,571	0	23,755	7,260,399	225,000	0	0	(53,222)	171,778	7,432,177
943	0	0	55,390	40,699	0	0	(31,505)	9,194	64,584
351	0	0	246,669	18,746	0	0	(1,195)	17,551	264,220
66,999	0	0	24,461,158	670,002	0	0	41,848	711,850	25,173,008
13,584	0	0	4,543,582	130,600	0	0	6,396	136,996	4,680,578
20,865	696	0	1,804,143	67,649	0	0	31,378	99,027	1,903,170
1,363,017	696	59,745	145,491,340	3,343,156	2,777	1,876	1,429,241	4,777,050	150,268,390

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT : LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1995 LOAN COMPANIES - SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
 TABLE III - STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS EARNED ON AGENCY FUNDS / HONORAIRES ET COMMISSIONS SUR LES FONDS D'AGENCE	OTHER / AUTRES	TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED / INTÉRÉT ENGAGÉ	SALARIES AND STAFF BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX
*BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	2,178,294	0	0	2,178,294	1,777,322	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÉQUES TRUSTCO CANADA.....	2,705,662	0	238,253	2,943,915	1,897,977	348,725
*CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÉQUES CIBC.....	2,082,705	0	5,619	2,088,324	1,535,075	8,881
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÉQUES.....	16,394	0	1,307	17,701	10,834	1,177
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	423,465	0	6,268	429,733	318,130	0
*LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	14,851	0	0	14,851	12,341	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	29,325	0	499	29,824	21,874	1,300
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	405	0	102	507	4	0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	13,895	0	11	13,906	9,535	69
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	26,812	0	140	26,952	23,900	0
*ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÉQUES DE LA BANQUE ROYALE.....	1,732,987	0	1,579	1,734,566	1,374,047	6
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	727,610	0	38,504	766,114	584,506	2,705
*SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	6,435	0	2,685	9,120	4,958	2,511
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÉQUES SUN LIFE.....	22,003	0	33	22,036	17,268	0
*TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÉQUES TD.....	2,149,496	0	10,463	2,159,959	1,507,619	0
*TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÉQUES PACIFIQUE TD.....	411,242	0	2,645	413,887	292,266	0
*VICOTRIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÉQUES VICTORIA ET GREY.....	163,009	0	0	163,009	125,345	0
TOTAL 1995	12,704,590	0	308,108	13,012,698	9,513,001	365,374

\*OCTOBER 31 YEAR END

## 1995 SOCIÉTÉS DE PRÊT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)

TABLEAU III - ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOI- TATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE / AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NET(TB) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT / BÉNÉFICE NET
336,373	0	2,113,695	64,599	0	64,599	31,859	32,740
350,182	44,005	2,640,889	303,026	(66,249)	236,777	84,781	151,996
287,740	1,132	1,832,828	255,496	(45,609)	209,887	95,138	114,749
1,441	25	13,477	4,224	(2,484)	1,740	798	942
76,453	0	394,583	35,150	0	35,150	16,586	18,564
1,156	0	13,497	1,354	29	1,383	365	1,018
5,011	181	28,366	1,458	(16)	1,442	307	1,135
175	0	179	328	0	328	0	328
1,815	45	11,464	2,442	0	2,442	52	2,390
2,132	4	26,036	916	(25,869)	(24,953)	42	(24,995)
140,276	0	1,514,329	220,237	0	220,237	81,212	139,025
129,251	58	716,520	49,594	0	49,594	21,602	27,992
5,332	403	13,204	(4,084)	0	(4,084)	17	(4,101)
3,791	0	21,059	977	4	981	(238)	1,219
592,955	0	2,100,574	59,385	0	59,385	23,789	35,596
110,298	0	402,564	11,323	0	11,323	5,817	5,506
16,510	10	141,865	21,144	(822)	20,322	4,062	16,260
2,060,891	45,863	11,985,129	1,027,569	(141,016)	886,553	366,189	520,364

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

1995 LOAN COMPANIES - SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
 TABLE IV - STATEMENT OF RETAINED EARNINGS

COMPANY / SOCIÉTÉ	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'EXERCICE	NET PROFIT / BÉNÉFICE NET	ADD / AJOUTER
			OTHER ITEMS / AUTRES POSTES
*BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL .....	(85,151)	32,740	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	158,237	151,996	3,987
*CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	483,307	114,749	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	5,605	942	0
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	1,559	18,564	0
*LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	603	1,018	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	(149)	1,135	0
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	(360)	328	0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	(190)	2,390	0
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	(1,867)	(24,995)	0
*ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	789,962	139,025	0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	(124,970)	27,992	0
*SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	(27,355)	(4,101)	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	(3,933)	1,219	1,055
*TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	46,252	35,596	0
*TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	6,190	5,506	0
*VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	16,157	16,260	0
TOTAL 1995	1,263,897	520,364	5,042

\*OCTOBER 31 YEAR END

1995 SOCIÉTÉS DE PRÊT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
 TABLEAU IV - ÉTAT DES BÉNÉFICES NON RÉPARTIS

DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	TRANSFER TO / VIRER AUX				DEDUCT / DÉDUIRE		CHANGE IN / CHANGEMENTS		OTHER ITEMS / AUTRES POSTES	BALANCE AT END OF YEAR / SOLDE EN FIN D'EXERCICE		
	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS				PROVISION FOR DEFICIENCY OF MAXIMUM		ASSETS NOT ADMITTED / ACTIF NON ADMIS					
	GENERAL RESERVE / RÉSERVE GÉNÉRALE	MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES	STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES								
25,619	0	0	0		0	(1,711)		0	(76,319)			
262,999	0	0	0		0	(8,437)		2,797	56,861			
0	0	0	0		0	(1,963)		0	600,019			
0	0	0	0		0	(57)		0	6,604			
0	0	0	0		0	0		0	20,123			
0	0	0	0		0	0		0	1,621			
727	0	400	0		0	130		0	(271)			
328	0	0	0		0	(20)		0	(340)			
2,126	0	0	0		0	(4)		(1)	79			
0	0	0	0		0	(342)		0	(26,520)			
100,760	0	0	0		0	(25,457)		0	853,684			
0	0	0	0		0	(22,003)		(21,753)	(53,222)			
0	0	0	0		0	49		0	(31,505)			
0	0	0	0		(483)	19		0	(1,195)			
40,000	0	0	0		0	0		0	41,848			
5,300	0	0	0		0	0		0	6,396			
2,105	0	0	0		(779)	(287)		0	31,378			
439,964	0	400	0		(1,262)	(60,083)		(18,957)	1,429,241			

\*EXERCICE SE TERMINANT LE 31 OCTOBRE



SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED EARNINGS FOR THE YEAR 1995 - COOPERATIVE CREDIT ASSOCIATIONS

SOMMAIRE D'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES BÉNÉFICES NON RÉPARTIS, POUR L'EXERCICE 1995  
- ASSOCIATIONS COOPÉRATIVES DE CRÉDIT

1995 COOPERATIVE CREDIT ASSOCIATIONS - ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
 TABLE I - ASSETS

ASSOCIATION	LOANS TO MEMBERS (LESS PROVISIONS FOR LOANS IN DEFAULT) / PRÊTS AUX ASSOCIÉS (MOINS PROVISIONS POUR PRÊTS EN SOUFFRANCE)	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS
B.C. CENTRAL CREDIT UNION.....	343,750	18,759	1,197,841	1,073,920	23,093
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	53,370	33,851	341,843	457,104	4,612
CREDIT UNION CENTRAL OF MANITOBA.....	19,195	13,070	76,703	517,233	12,661
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	11,725	5,625	86,761	3,533	3,619
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	19,117	2,201	867,175	340,696	29,378
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	200,497	9,156	821,325	334,559	21,929
TOTAL 1995	647,654	82,662	3,391,648	2,727,045	95,292

1995 COOPERATIVE CREDIT ASSOCIATIONS - ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
 TABLE II - LIABILITIES AND MEMBERS' EQUITY

ASSOCIATION	DEPOSITS / DÉPÔTS DEMAND / À VUE	TERM / À TERME	OTHER BORROWED MONEY / AUTRES EMPRUNTS	BANK LOANS AND BANK OVERDRAFTS / PRÊTS BANCAIRES ET DÉCOUVERTS BANCAIRES	BORROWED MONEY AND INTERêTS ÉCHUS ET COURUS SUR DÉPÔTS, EMPRUNTS ET PRÊTS BANCAIRES	INTEREST DUE AND ACCRUED ON DEPOSITS, BANK LOANS / INTERêTS ÉCHUS ET COURUS SUR DÉPÔTS, EMPRUNTS ET PRÊTS BANCAIRES	EXPENSES DUE AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS
B.C. CENTRAL CREDIT UNION.....	1,648,897	791,392	123,588	0	52,132	9,039	
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	373,664	386,402	59,408	656	7,490	3,526	
CREDIT UNION CENTRAL OF MANITOBA.....	606,216	5,000	0	0	16,277	3,827	
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	58,602	52,224	0	228	324	825	
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	83,174	1,106,512	16,997	0	20,632	7,725	
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	625,768	727,108	5,522	0	33,716	8,581	
TOTAL 1995	3,396,321	3,068,638	205,515	884	130,571	33,523	

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1995 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT - COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
 TABLEAU I - ACTIF

MORTGAGES / PRÊTS HYPOTHÉCAIRES	REAL ESTATE / BIENS-FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	INVESTMENT			ASSETS NOT ADMITTED / ACTIF NON ADMIS	TOTAL ASSETS / TOTAL DE L'ACTIF
			INCOME DUE AND ACCRUED / REVENU DE PLACEMENT, ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL		
46,029	10,015	22,253	40,844	4,260	2,780,764	3,679	2,777,085
0	10,957	75	4,410	2,899	909,121	815	908,306
2,281	0	0	12,620	23,584	677,347	5,931	671,416
1,156	2,072	5,635	1,979	4,959	127,064	1,614	125,450
10,118	0	17,968	18,176	15,232	1,320,061	9,780	1,310,281
46,906	25,132	20,404	44,459	8,994	1,533,361	3,967	1,529,394
106,490	48,176	66,335	122,488	59,928	7,347,718	25,786	7,321,932

1995 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT - COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
 TABLEAU II - PASSIF ET AVOIR DES ASSOCIÉS

PROVISION FOR INTEREST ON SHARE CAPITAL / PROVISION POUR INTÉRêTS SUR CAPITAL SOCIAL	DEFERRED INCOME TAXES / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	RESERVES / RÉSERVES			SURPLUS / SURPLUS	TOTAL / TOTAL	TOTAL LIABILITIES AND MEMBERS' EQUITY / TOTAL DU PASSIF ET DE L'AVOIR DES ASSOCIÉS
			CAPITAL / CAPITAL	GUARANTEED / GARANTIES	GENERAL / GÉNÉRALES			
(1)								
6,587	0	360	2,631,995	108,188	0	0	36,902	145,090
0	7,336	0	838,482	76,240	0	(7,336)	920	69,824
0	0	2,225	633,545	36,247	0	0	1,624	37,871
0	0	0	112,203	10,760	100	3,750	(1,363)	13,247
0	0	0	1,235,040	79,707	0	0	(4,466)	75,241
4,567	0	170	1,405,432	64,261	0	59,701	0	123,962
11,154	7,336	2,755	6,856,697	375,403	100	56,115	33,617	465,235
								7,321,932

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT : LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1995 COOPERATIVE CREDIT ASSOCIATIONS - ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
 TABLE III - STATEMENT OF INCOME AND EXPENSES

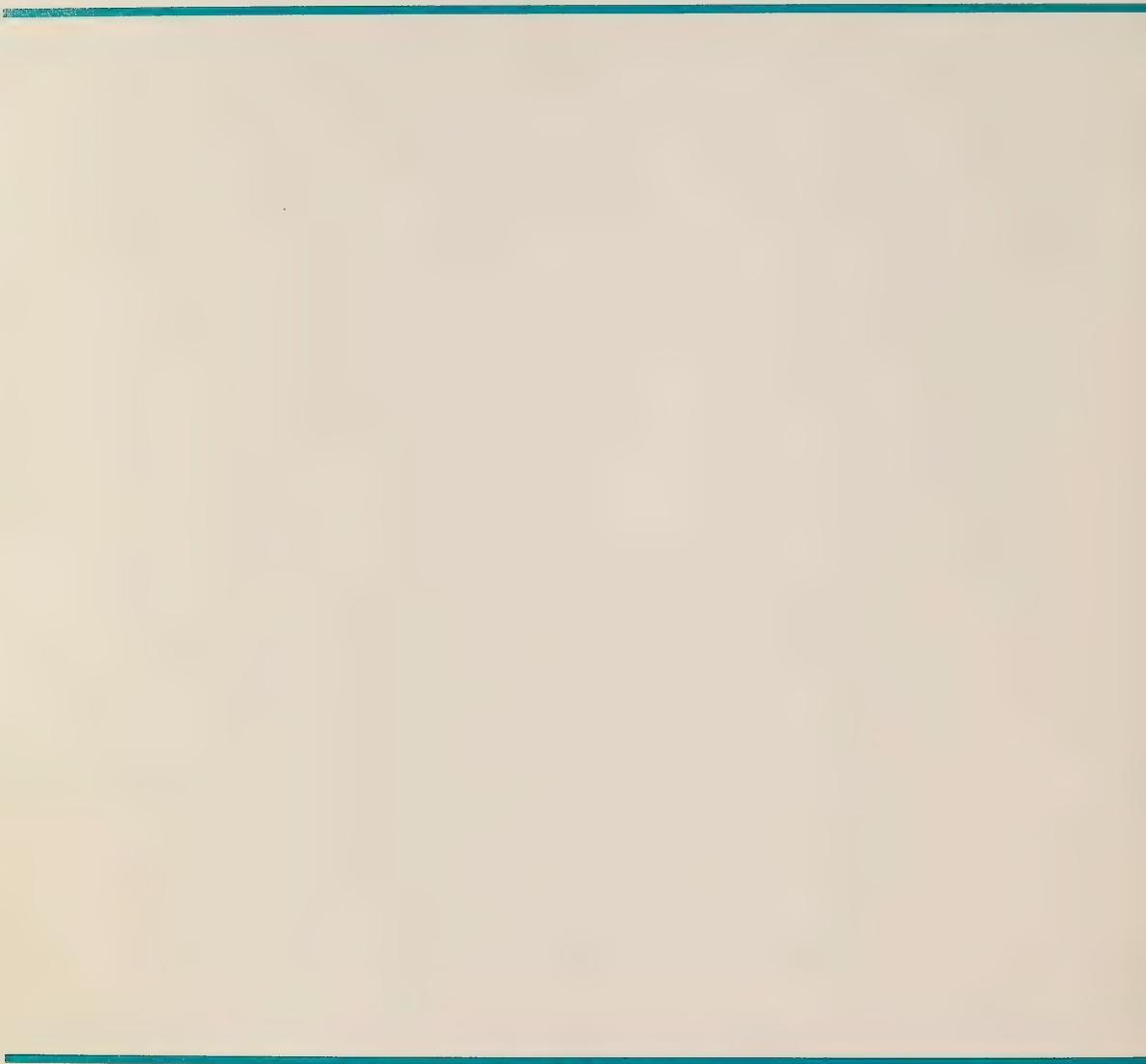
ASSOCIATION	INCOME / REVENU			TOTAL / TOTAL
	LOANS / PRÊTS	INVESTMENTS / PLACEMENTS	OTHER INCOME / AUTRES REVENUS	
B.C. CENTRAL CREDIT UNION.....	21,759	162,946	25,667	210,372
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	8,142	51,233	1,112	60,487
CREDIT UNION CENTRAL OF MANITOBA.....	2,222	51,383	12,498	66,103
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	1,326	7,834	6,862	16,022
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	9,796	76,843	23,700	110,339
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	9,313	100,069	22,237	131,619
TOTAL 1995	52,558	450,308	92,076	594,942

1995 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT - COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
 TABLEAU III - ÉTAT DES REVENUS ET DES DÉPENSES

INTEREST / INTÉRÊTS	EXPENSES / DÉPENSES				EARNINGS BEFORE GAINS OR LOSSES ON INVESTMENTS AND LOANS / REVENU AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS ET PRÊTS				NET GAIN (LOSS) ON INVESTMENTS AND LOANS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS ET PRÊTS				EARNINGS BEFORE TAXES / REVENU AVANT IMPÔTS SUR LE REVENU		INCOME TAXES / IMPÔTS SUR LE REVENU		NET EARNINGS / REVENU NET	
	SALARIES AND STAFF	OTHER / AUTRES	DEPRECIATION / AMORTISSEMENT	TOTAL / TOTAL														
	BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX																	
167,535	10,468	13,633	1,460	193,096	17,276				(3,308)					13,968	1,908	12,060		
52,261	3,168	1,032	134	56,595	3,892				(2,758)					1,134	149	985		
47,075	7,569	7,735	541	62,920	3,183				0					3,183	109	3,074		
7,560	2,435	4,400	340	14,735	1,287				(65)					1,222	217	1,005		
76,882	11,986	14,928	1,949	105,745	4,594				153					4,747	361	4,386		
102,580	14,919	7,069	1,588	126,156	5,463				1,261					6,724	1,280	5,444		
453,893	50,545	48,797	6,012	559,247	35,695				(4,717)					30,978	4,024	26,954		







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des institutions financières

## Year-end Data

*Trust  
Companies*

*Loan  
Companies*

## Données de fin d'exercice

*Sociétés  
de fiducie*

*Sociétés  
de prêt*

1996

Canada





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## Year-end Data

*Trust  
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**1996**

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Information for federally incorporated financial institutions contained in this document is taken from statements filed by the institutions with the Office of the Superintendent of Financial Institutions. OSFI does not guarantee the reliability of the information and accepts no responsibility for any errors that might exist in the statements filed or in the data submitted.

Les renseignements relatifs aux institutions financières constituées aux termes de lois fédérales, contenus dans ce document, proviennent des déclarations déposées par les institutions auprès du Bureau du surintendant des institutions financières. Le BSIF ne garantit pas la fiabilité des renseignements et ne peut assumer la responsabilité des erreurs qui pourraient s'y être glissées.



**SUMMARY OF ASSETS AND LIABILITIES AS AT YEAR END 1996**

**ÉTAT DE L'ACTIF ET DU PASSIF AU 1996**



**ASSETS as at end of fiscal year, 1996 (in thousands of dollars)**

Name of Company	Cash Resources / Liquidités			Securities / Valeurs mobilières				
	Cash and deposits with Bank of Canada	Deposits with regulated financial institutions	Cheques and other items in transit	Total	Canada	Provinces, municipalités and school corporations	Others	Total
Encaisse et dépôts à la Banque du Canada	Dépôts à des institutions financières réglementées	Chèques et autres effets en transit	Total	Canada	Provinces, corps municipaux et scolaires	Autres	Total	
** AGF Trust Company	0	6,575	0	6,575	1,186	1,200	2,560	4,946
The Bank of Nova Scotia Trust Company	0	156,497	0	156,497	170,239	0	0	170,239
** The Canada Trust Company	0	0	0	0	354,414	0	270,119	624,533
Canadian Western Trust Company	0	6,808	0	6,808	31,680	0	112	31,792
CIBC Trust Corporation	0	91,288	14,595	105,883	0	14,760	0	14,760
** Citizens Trust Company	2,467	14,723	10	17,200	20,476	2,847	2,983	26,306
** Co-operative Trust Company of Canada	1	53,842	0	53,843	50,502	5,008	3,867	59,377
** Commercial Trust	0	6	0	6	3,545	0	0	3,545
** The Equitable Trust Company	0	10,350	0	10,350	2,011	1,999	0	4,010
** Evangeline Trust Company	30	581	0	611	2,783	0	0	2,783
** Hongkong Bank Trust Company	0	15,502	0	15,502	123,922	0	0	123,922
** Household Trust Company	5,431	21,969	0	27,400	29,950	0	0	29,950
** Merchant Private Trust Company	0	2,795	0	2,795	9,219	14,407	100,913	124,539
Montreal Trust Company	6	111,740	0	111,746	125,359	108,877	6,757	240,993
Montreal Trust Company of Canada	8	385,570	1,510	387,088	498,782	151,275	396	650,453
** The Mutual Trust Company	0	68,553	0	68,553	527,019	7,375	62,166	596,560
Natcan Trust Company	0	52,315	0	52,315	68,477	4,860	15,198	88,535
** The Northern Trust Company, Canada	0	79	0	79	10,678	0	0	10,678
** Peace Hills Trust Company	2,037	10,500	0	12,537	16,445	10,987	15,851	43,283
** Peoples Trust Company	0	3,890	0	3,890	25,854	3,742	30,518	60,114
** Provincial Trust	0	32	0	32	0	1,113	200	1,313
R-M Trust Company	0	15,940	0	15,940	6,732	0	0	6,732
The Royal Trust Company	1,694	402,071	0	403,765	961,978	75,779	7,389	1,045,146
Royal Trust Corporation of Canada	10,517	892,745	0	903,262	656,625	39,845	1,682,903	2,379,373
** State Street Trust	1	301,922	0	301,923	0	0	0	0
** Sun Life Trust Company	2	0	0	2	343,979	0	23,628	367,607
** Swiss Bank Corporation Trust	406	508,951	150	509,507	11,877	0	22,117	33,994
TD Trust Company	0	95,407	34,800	130,207	116,401	100,847	9,669	226,917
** Trimark Trust Company	398	78,540	0	78,938	7,826	0	10,985	18,811
The Trust Company of Bank of Montreal	0	29,757	0	29,757	3,380	3,967	2,053	9,400
** Trust Company of London Life	0	444	0	444	0	2,692	499	3,191
<b>TOTAL TRUST COMPANIES +</b>	<b>22,998</b>	<b>3,339,392</b>	<b>51,065</b>	<b>3,413,455</b>	<b>4,181,339</b>	<b>551,580</b>	<b>2,270,883</b>	<b>7,003,802</b>
Bank of Montreal Mortgage Corp	0	56,947	0	56,947	605,424	0	0	605,424
** Canada Trustco Mortgage Company	322,704	42,475	0	365,179	4,103,267	192,630	2,765,250	7,061,147
CIBC Mortgage Corporation	0	44,182	0	44,182	61,274	0	0	61,274
CIBC Mortgages Inc	0	0	0	0	66,669	0	0	66,669
** Granville Savings and Mortgage Corporation	0	1,842	0	1,842	6,730	3,435	0	10,165
** Hongkong Bank Mortgage Corp.	0	0	0	0	1,486,566	0	5,000	1,491,566
Laurentian Bank Savings and Mortgage Corporation	0	8,599	0	8,599	0	15,926	0	15,926
** League Savings and Mortgage Company	2	6,791	0	6,793	0	1,606	54	1,660
** Mandate National Mortgage Corporation	0	3,690	0	3,690	0	0	0	0
Montrö Services Corporation	0	71,849	0	71,849	0	0	0	0
** MTC Mortgage Investment Corporation	2,824	0	0	2,824	4,967	993	2,980	8,940
Royal Bank Mortgage Corporation	0	2,480,067	411,109	2,891,176	546,340	0	48,272	594,612
** Scotia Mortgage Corporation	0	8,107	0	8,107	0	0	0	0
Security Home Mortgage Corporation	0	11,786	0	11,786	0	0	0	0
** Sun Life Savings and Mortgage Corporation	0	2	0	2	84,130	0	1,990	86,120
TD Mortgage Corporation	0	56,426	0	56,426	0	0	100,000	100,000
TD Pacific Mortgage Corporation	0	0	0	0	0	0	0	0
Victoria and Grey Mortgage Corporation	0	35,535	0	35,535	77,739	0	52,876	130,615
<b>TOTAL LOAN COMPANIES +</b>	<b>325,530</b>	<b>2,828,298</b>	<b>411,109</b>	<b>3,564,937</b>	<b>7,043,106</b>	<b>214,590</b>	<b>2,976,422</b>	<b>10,234,118</b>

\*\* December 31 year-end

+Note : This combines the results of all companies, including October and December year-end data.

**ACTIF à la fin de l'année fiscale 1996 (en milliers de dollars)**

Investment dealers and brokers	Regulated financial institutions	Loans / Prêts			Acceptances, fixed and other assets (including insurance related)	Total assets	Nom de la société
		Others	Mortgages	Total			
Négociants en placements et courtiers	Institutions financières réglementées	Autres	Prêts hypothécaires	Total	Acceptations, immeubles et autres éléments d'actif (incluant les éléments liés aux opérations d'assurances)	Total de l'actif	
0	0	2,399	93,301	95,700	2,459	109,680	** Compagnie de Fiducie AGF
0	0	0	32,185	32,185	426	359,347	La Société de Fiducie Banque de Nouvelle-Écosse
0	0	119,424	5,146,932	5,266,356	165,385	6,056,274	** La Société Canada Trust
0	0	478	243,527	244,005	6,485	289,090	Canadian Western Trust Company
0	0	31,503	1,042,625	1,074,128	18,882	1,213,653	Compagnie Trust CIBC
0	0	680	553,475	554,155	7,761	605,422	** Compagnie de fiducie Citizens Trust
0	0	484	817,685	818,169	23,883	955,272	** Co-operative Trust Company of Canada
0	0	0	0	0	5	3,556	** Compagnie de Fiducie Commerciale Limitée
0	0	535	171,819	172,354	11,487	198,201	** L'Équitable, Compagnie de Fiducie
0	0	158	34,090	34,248	850	38,492	** Société de Fiducie Évangeline
0	0	0	182,806	182,806	10,871	333,101	** Société de fiducie de la Banque Hongkong
0	0	0	41,889	41,889	6,816	106,055	** La Société de Trust Household
0	0	18,269	320,911	339,180	6,807	473,321	** Société de Fiducie Privée Marchande
0	0	5,813	2,235,621	2,241,434	40,770	2,634,943	Compagnie Montréal Trust
0	0	6,583	4,663,798	4,670,381	59,884	5,767,806	Compagnie Montréal Trust du Canada
0	0	171,690	294,033	465,723	61,953	1,192,789	** Société de Fiducie Mutualie
0	0	40,552	943,586	984,138	21,464	1,146,452	Société de fiducie Natcan
0	0	0	0	0	2,643	13,400	** La Société de fiducie du Nord, Canada
0	0	157,001	94,905	251,906	9,856	317,582	** Société de Fiducie Peace Hills
0	0	10	169,820	169,830	26,630	260,464	** Compagnie de Fiducie Peoples
0	0	0	0	0	13	1,358	** Compagnie de Fiducie Provinciale
0	0	0	0	0	41,879	64,551	Compagnie Trust R-M
0	0	57,749	1,918,459	1,976,208	91,207	3,516,326	Compagnie Trust Royal
0	0	51,743	5,453,321	5,505,064	406,138	9,193,837	Société Trust Royal du Canada
0	0	1,018	0	1,018	21,449	324,390	** State Street Trust Company Canada
0	0	25,509	1,826,765	1,852,274	56,297	2,276,180	** Compagnie de Fiducie Sun Life
0	0	63,283	297	63,580	21,998	629,079	** Trust Société de Banque Suisse
0	0	983	0	983	7,332	365,439	Société de fiducie TD
0	0	3,767	364,831	368,598	6,392	472,739	** Fiducie Trimark
0	0	0	0	0	14,086	53,243	Société de Fiducie Banque de Montréal
0	0	0	13,422	13,422	1,341	18,398	** La Société de fiducie de la London Life
■	■	759,631	26,660,103	27,419,734	1,153,449	38,990,440	<b>TOTAL DES SOCIÉTÉS DE FIDUCIE +</b>
0	0	0	28,803,675	28,803,675	103,279	29,569,325	Société Hypothécaire Banque de Montréal
0	64	12,255,213	23,575,325	35,830,602	1,603,490	44,860,418	** Hypothèques Trustco Canada
0	0	0	19,900,628	19,900,628	135,779	20,141,863	La Société d'Hypothèques CIBC
0	0	244	370,064	370,308	39,177	476,154	Hypothèques CIBC Inc.
0	0	130	128,230	128,360	6,880	147,247	** Granville Société d'Épargne et d'Hypothèque
0	0	7,872	4,328,744	4,336,616	36,041	5,864,223	** Société Hypothécaire de HongkongBank
0	0	0	217,938	217,938	702	243,165	Société d'Épargne et d'Hypothèque Banque Laurentienne
0	0	4,329	320,145	324,474	3,044	335,971	** League Savings and Mortgage Company
0	0	0	5,575	5,575	383	9,648	Corporation Nationale d'Hypothèque Mandate
0	0	0	4,361,904	4,361,904	19,479	4,453,232	Corporation MonroServices
0	0	0	171,125	171,125	714	183,603	** Société de Placements Hypothécaires MTC
0	0	95,720	10,363,785	10,459,505	68,004	14,013,297	Société d'Hypothèques de la Banque Royale
0	0	6,622	6,465,382	6,472,004	76,741	6,556,852	** Société Hypothécaire Scotia
0	0	0	22,950	22,950	11,575	46,311	Société d'Hypothèque Security Home
0	0	0	209,433	209,433	6,976	302,531	** Société d'Épargne et d'Hypothèques Sun Life
0	0	2,422,646	23,899,613	26,322,259	153,661	26,632,346	La Société d'Hypothèques TD
0	0	422,529	4,607,132	5,029,661	25,194	5,054,855	La Société d'Hypothèques Pacific TD
0	0	0	1,708,040	1,708,040	15,185	1,889,375	Société d'Hypothèques Victoria et Grey
■	■	15,215,305	129,459,688	144,675,057	2,306,304	160,780,416	<b>TOTAL DES SOCIÉTÉS DE PRÊT +</b>

\*\* Exercice se terminant le 31 décembre

+N.B. : Ceci combine les résultats de toutes les sociétés, incluant les données d'octobre et de décembre

**LIABILITIES as at end of fiscal year, 1996 (in thousands of dollars)**

Name of Company	Deposits / Dépôts						Other liabilities /		
	Demand	Notice	Fixed-term	Total	Cheques and other items in transit	Advances from the Bank of Canada	Acceptances	Liabilities of subsidiaries other than deposits	
À vue	À préavis	À terme fixe	Total	Chèques et autres effets en transit	Avances de la Banque du Canada	Acceptations	Engagements de filiales, autres que des dépôts		
** AGF Trust Company	182	0	92,963	93,145	0	0	0	0	0
The Bank of Nova Scotia Trust Company	0	312,040	27,335	339,375	0	0	0	0	0
** The Canada Trust Company	0	1,193,320	4,162,932	5,356,252	66	0	0	0	86,996
Canadian Western Trust Company	10	21,483	238,891	260,384	0	0	0	0	0
CIBC Trust Corporation	455,714	0	642,119	1,097,833	0	0	0	0	0
** Citizens Trust Company	6,948	38,956	502,139	548,043	0	0	0	0	0
** Co-operative Trust Company of Canada	0	20,473	824,488	844,961	1,621	0	0	0	0
** Commercial Trust	0	0	0	0	0	0	0	0	0
** The Equitable Trust Company	0	0	177,217	177,217	0	0	0	0	0
** Evangeline Trust Company	3,351	0	30,609	33,960	0	0	0	0	0
** Hongkong Bank Trust Company	0	2,815	139,335	142,150	1,757	0	0	0	24,588
** Household Trust Company	11,969	0	57,231	69,200	0	0	0	0	0
** Merchant Private Trust Company	90	0	424,546	424,636	0	0	0	0	0
Montreal Trust Company	0	49,253	2,323,615	2,372,868	58	0	0	0	0
Montreal Trust Company of Canada	0	1,811,092	3,392,748	5,203,840	0	0	0	0	0
** The Mutual Trust Company	156,689	0	690,762	847,451	0	0	0	0	0
Natcan Trust Company	0	46,574	998,227	1,044,801	(86)	0	0	0	0
** The Northern Trust Company, Canada	1,800	0	0	1,800	0	0	0	0	0
** Peace Hill Trust Company	80,709	0	199,482	280,191	0	0	0	0	0
** Peoples Trust Company	0	0	225,112	225,112	0	0	0	0	0
** Provincial Trust	0	0	0	0	12	0	0	0	0
R-M Trust Company	0	0	0	0	0	0	0	0	0
The Royal Trust Company	80,124	179,526	2,869,843	3,129,493	4,544	0	0	0	0
Royal Trust Corporation of Canada	572,814	1,015,037	6,330,268	7,918,119	53,197	0	0	0	0
** State Street Trust	234,820	24,866	22,108	281,794	0	0	0	0	0
** Sun Life Trust Company	11,800	0	1,961,178	1,972,978	0	0	0	0	0
** Swiss Bank Corporation Trust	65,571	140,987	350,247	556,805	0	0	0	0	0
TD Trust Company	172,456	0	170,012	342,468	0	0	0	0	0
** Trimark Trust Company	29,040	0	397,050	426,090	1,264	0	0	0	0
The Trust Company of Bank of Montreal	29,126	0	0	29,126	0	0	0	0	0
** Trust Company of London Life	0	0	7,558	7,558	0	0	0	0	0
<b>TOTAL TRUST COMPANIES +</b>	<b>1,913,213</b>	<b>4,856,422</b>	<b>27,258,015</b>	<b>34,027,650</b>	<b>62,433</b>	<b>0</b>	<b>0</b>	<b>111,584</b>	
Bank of Montreal Mortgage Corp	0	0	26,696,134	26,696,134	0	0	0	0	0
** Canada Trustco Mortgage Company	212,400	15,812,295	23,270,198	39,294,893	26,110	0	0	0	15,278
CIBC Mortgage Corporation	3,659,587	0	12,655,830	16,315,417	0	0	0	0	1,953,431
CIBC Mortgages Inc.	37,875	0	353,239	391,114	0	0	0	0	0
** Granville Savings and Mortgage Corporation	137	21,810	105,658	127,605	0	0	0	0	0
** Hongkong Bank Mortgage Corp.	0	951,004	4,136,866	5,087,870	0	0	0	0	222,687
Laurentian Bank Savings and Mortgage Corporation	0	0	222,439	222,439	0	0	0	0	0
** League Savings and Mortgage Company	5,274	15,244	282,627	303,145	0	0	0	0	0
** Mandate National Mortgage Corporation	0	0	0	0	0	0	0	0	0
Montrö Services Corporation	0	0	0	0	0	0	0	0	0
** MTC Mortgage Investment Corporation	0	855	141,792	142,647	0	0	0	0	0
Royal Bank Mortgage Corporation	0	5,965,346	5,793,284	11,758,630	0	0	0	0	0
** Scotia Mortgage Corporation	0	3,945,810	2,045,693	5,991,503	0	0	0	0	0
Security Home Mortgage Corporation	27,238	0	14,964	42,202	0	0	0	0	0
** Sun Life Savings and Mortgage Corporation	63	0	264,364	264,427	0	0	0	0	0
TD Mortgage Corporation	0	6,962,841	15,385,713	22,348,554	0	0	0	0	2,328,501
TD Pacific Mortgage Corporation	0	1,383,860	2,084,076	3,467,936	0	0	0	0	1,251,103
Victoria and Grey Mortgage Corporation	0	1,038	1,708,729	1,709,767	0	0	0	0	0
<b>TOTAL LOAN COMPANIES +</b>	<b>3,942,574</b>	<b>35,060,103</b>	<b>95,161,606</b>	<b>134,164,283</b>	<b>26,110</b>	<b>0</b>	<b>0</b>	<b>5,771,000</b>	

\*\* December 31 year-end

+Note : This combines the results of all companies, including October and December year-end data

**PASSIF à la fin de l'année fiscale 1996 (en milliers de dollars)**

Autres éléments de passif							Nom de la société
Insurance-related liabilities	Other liabilities	Non-controlling interests in subsidiaries	Total	Subordinated debt	Shareholders' equity	Total liabilities and shareholders' equity	
Engagements liés aux opérations d'assurances	Autres éléments de passif	Participations sans contrôle dans des filiales	Total	Dettes subordonnées	Avoir des actionnaires	Total du passif et de l'avoir des actionnaires	
0	4,112	0	4,112	0	12,423	109,680	** Compagnie de Fiducie AGF
0	1,975	0	1,975	0	17,997	359,347	La Société de Fiducie Banque de Nouvelle-Écosse
0	214,337	0	301,399	100,000	298,623	6,056,274	** La Société Canada Trust
0	6,244	0	6,244	8,000	14,462	289,090	Canadian Western Trust Company
361	47,106	0	47,467	15,000	53,353	1,213,653	Compagnie Trust CIBC
0	21,005	0	21,005	9,000	27,374	605,422	** Compagnie de fiducie Citizens Trust
0	48,110	0	49,731	14,384	46,196	955,272	** Co-operative Trust Company of Canada
0	45	0	45	0	3,511	3,556	** Compagnie de Fiducie Commerciale Limitée
0	5,315	0	5,315	0	15,669	198,201	** L'Équitable, Compagnie de Fiducie
0	1,295	0	1,295	0	3,237	38,492	** Société de Fiducie Évangeline
0	6,311	0	32,656	0	158,295	333,101	** Société de fiducie de la Banque Hongkong
0	14,354	0	14,354	0	22,501	106,055	** La Société de Trust Household
0	15,096	0	15,096	16,300	17,289	473,321	** Société de Fiducie Privée Marchande
0	102,711	0	102,769	50,000	109,306	2,634,943	Compagnie Montréal Trust
0	182,477	0	182,477	110,000	271,489	5,767,806	Compagnie Montréal Trust du Canada
0	171,308	0	171,308	75,000	99,030	1,192,789	** Société de Fiducie Mutualle
0	31,631	0	31,545	0	70,106	1,146,452	Société de fiducie Natcan
0	517	0	517	0	11,083	13,400	** La Société de fiducie du Nord, Canada
0	6,053	0	6,053	0	31,338	317,582	** Société de Fiducie Peace Hills
0	11,497	0	11,497	0	23,855	260,464	** Compagnie de Fiducie Peoples
0	(6)	0	6	0	1,352	1,358	** Compagnie de Fiducie Provinciale
0	29,317	0	29,317	0	35,234	64,551	Compagnie Trust R-M
0	156,259	0	160,803	98,000	128,030	3,516,326	Compagnie Trust Royal
0	366,889	0	420,086	274,834	580,798	9,193,837	Société Trust Royal du Canada
0	20,455	0	20,455	0	22,141	324,390	** State Street Trust Company Canada
0	108,875	0	108,875	0	194,327	2,276,180	** Compagnie de Fiducie Sun Life
0	11,941	0	11,941	19,000	41,333	629,079	** Trust Société de Banque Suisse
0	4,818	0	4,818	0	18,153	365,439	Société de fiducie TD
0	16,051	0	17,315	0	29,334	472,739	** Fiducie Trimark
0	11,347	0	11,347	0	12,770	53,243	Société de Fiducie Banque de Montréal
0	425	0	425	0	10,415	18,398	** La Société de fiducie de la London Life
<b>361</b>	<b>1,617,870</b>	<b>0</b>	<b>1,792,248</b>	<b>789,518</b>	<b>2,381,024</b>	<b>38,990,440</b>	<b>TOTAL DES SOCIÉTÉS DE FIDUCIE +</b>
0	1,385,846	7,994	1,393,840	600,000	879,351	29,569,325	Société Hypothécaire Banque de Montréal
0	3,272,760	0	3,314,148	500,000	1,751,377	44,660,418	** Hypothéques Trustco Canada
0	743,060	0	2,696,491	435,000	694,955	20,141,863	La Société d'Hypothéques CIBC
0	54,570	0	54,570	0	30,470	476,154	Hypothéques CIBC Inc
0	4,450	0	4,450	0	15,192	147,247	** Granville Société d'Épargne et d'Hypothèque
0	71,502	0	294,189	276,908	205,256	5,864,223	** Société Hypothécaire de HongkongBank
0	8,440	0	8,440	0	12,286	243,165	Société d'Épargne et d'Hypothèque Banque Laurentienne
0	12,799	0	12,799	0	20,027	335,971	** League Savings and Mortgage Company
0	238	0	238	0	9,410	9,648	** Corporation Nationale d'Hypothèque Mandate
0	10,363	0	10,363	4,230,000	212,869	4,453,232	Corporation MontroServices
0	4,860	0	4,860	0	36,096	183,603	** Société de Placements Hypothécaires MTC
0	340,754	0	340,754	820,000	1,093,913	14,013,297	Société d'Hypothéques de la Banque Royale
0	168,415	0	168,415	140,000	256,934	6,556,852	** Société Hypothécaire Scotia
0	1,565	0	1,565	0	2,544	46,311	Société d'Hypothèque Security Home
0	17,021	0	17,021	0	21,083	302,531	** Société d'Épargne et d'Hypothèques Sun Life
0	594,054	0	2,922,555	650,000	711,237	26,632,346	La Société d'Hypothéques TD
0	80,850	0	1,331,953	118,000	136,966	5,054,855	La Société d'Hypothéques Pacific TD
0	55,877	0	55,877	18,000	105,731	1,889,375	Société d'Hypothéques Victoria and Grey
<b>0</b>	<b>6,827,424</b>	<b>7,994</b>	<b>12,632,528</b>	<b>7,787,908</b>	<b>6,195,697</b>	<b>160,780,416</b>	<b>TOTAL DES SOCIÉTÉS DE PRÊT +</b>

\*\* Exercice se terminant le 31 décembre

+N.B. : Ceci combine les résultats de toutes les sociétés, incluant les données d'octobre et de décembre

**SUMMARY OF CONSOLIDATED STATEMENT OF INCOME  
FOR THE TWELVE MONTHS ENDED 1996**

**ÉTAT CONSOLIDÉ DES REVENUS POUR LES DOUZE MOIS  
TERMINÉS EN 1996**



**CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS**

for the 12 months ended 1996 / pour les douze mois terminés 1996

(in thousands of dollars) / (en milliers de dollars)

Name of Company Nom de la société	Income from deposits with regulated financial institutions Revenu de dépôts à des institutions financières réglementées	Income from securities Revenu de valeurs mobilières	Income from loans Revenu de prêts	Total interest income, including dividends Total du revenu d'intérêt, y compris les dividendes	Interest on deposits Intérêt sur les dépôts
** AGF Trust Company ** Compagnie de Fiducie AGF	273	461	7,632	8,366	5,971
The Bank of Nova Scotia Trust Company La Société de Fiducie Banque de Nouvelle-Écosse	5,149	9,944	1,826	16,919	14,074
** The Canada Trust Company ** La Société Canada Trust	0	33,827	413,724	447,551	345,372
Canadian Western Trust Company Canadian Western Trust Company	0	0	0	0	0
CIBC Trust Corporation Compagnie Trust CIBC	4,046	2,624	85,258	91,928	71,166
** Citizens Trust Company ** Compagnie de fiducie Citizens Trust	108	2,363	43,562	46,033	34,309
** Co-operative Trust Company of Canada ** Co-operative Trust Company of Canada	1,952	5,748	72,579	80,279	59,621
** Commercial Trust ** Compagnie de Fiducie Commerciale Limitée	0	157	0	157	0
** The Equitable Trust Company ** L'Équitable, Compagnie de Fiducie	408	513	14,189	15,110	10,479
** Evangeline Trust Company ** Société de Fiducie Évangeline	29	228	2,973	3,230	2,258
** Hongkong Bank Trust Company ** Société de fiducie de la Banque Hongkong	796	9,989	17,656	28,441	14,881
** Household Trust Company ** La Société de Trust Household	2,987	1,295	7,008	11,290	8,568
** Merchant Private Trust Company ** Société de Fiducie Privée Marchande	566	7,442	18,947	26,955	20,691
Montreal Trust Company Compagnie Montréal Trust	5,418	13,789	193,830	213,037	163,211
Montreal Trust Company of Canada Compagnie Montréal Trust du Canada	10,343	32,742	434,488	477,573	354,212
** The Mutual Trust Company ** Société de Fiducie Mutuelle	364	32,913	52,121	85,398	56,844
Natcan Trust Company Société de fiducie Natcan	4,595	21,982	71,612	98,189	72,449
** The Northern Trust Company, Canada ** La Société de fiducie du Nord, Canada	65	646	0	711	22
** Peace Hills Trust Company ** Société de Fiducie Peace Hills	939	2,897	19,820	23,656	20,011
** Peoples Trust Company ** Compagnie de Fiducie Peoples	395	3,308	18,186	21,889	13,994
** Provincial Trust ** Compagnie de Fiducie Provinciale	0	88	0	88	0
R-M Trust Company Compagnie Trust R-M	401	595	3,428	4,424	0
The Royal Trust Company Compagnie Trust Royal	20,832	76,761	179,027	276,620	221,865
Royal Trust Corporation of Canada Société Trust Royal du Canada	54,856	252,419	419,076	726,351	573,144
** State Street Trust ** State Street Trust Company Canada	9,033	0	314	9,347	6,845
** Sun Life Trust Company ** Compagnie de Fiducie Sun Life	0	19,525	155,736	175,261	136,289
** Swiss Bank Corporation Trust ** Trust Société de Banque Suisse	13,884	1,017	971	15,872	11,022
TD Trust Company Société de fiducie TD	3,875	14,540	100	18,515	13,909
** Trimark Trust Company ** Fiducie Trimark	1,707	1,193	35,349	38,249	26,393
The Trust Company of Bank of Montreal Société de Fiducie Banque de Montréal	1,274	443	0	1,717	775
** Trust Company of London Life ** La Société de fiducie de la London Life	0	379	473	852	244
<b>TOTAL TRUST COMPANIES +</b> <b>TOTALS DES SOCIÉTÉS DE FIDUCIE +</b>	<b>144,295</b>	<b>549,828</b>	<b>2,269,885</b>	<b>2,964,008</b>	<b>2,258,619</b>

\*\* December 31 year-end

+Note... This combines the results of all companies, including October and December year-end data

**CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS**

for the 12 months ended 1996 / pour les douze mois terminés 1996  
(in thousands of dollars) / (en milliers de dollars)

Interest on subordinated debt	Interest on liabilities other than deposits and subordinated debt	Total interest expense	Net interest income	Charge for Impairment	Net interest income after charge for impairment	Non-interest income	Net interest and non- interest income
Intérêt sur les dettes subordonnées	Intérêt sur les engagements autres que les dépôts et les dettes subordonnées	Total des frais d'intérêt	Revenu net d'intérêt	Charges de créances douteuses	Revenu net d'intérêt après charges de créances douteuses	Revenus autres que d'intérêt	Revenu net d'intérêt et autres que d'intérêt
0	0	5,971	2,395	96	2,299	860	3,155
0	0	14,074	2,845	0	2,845	1,589	4,434
6,181	6,871	358,424	89,127	(11,790)	100,917	172,446	273,363
0	0	0	0	0	0	0	0
1,053	0	72,219	19,709	1,062	18,647	16,802	35,448
861	0	35,170	10,863	1,891	8,972	2,921	11,893
940	1,349	61,910	18,369	46	18,323	6,832	25,158
0	0	0	157	0	157	1	158
0	0	10,479	4,631	480	4,151	768	4,919
0	0	2,258	972	50	922	147	1,065
0	(123)	14,758	13,683	29	13,654	3,980	17,634
0	0	8,568	2,722	(3,064)	5,786	4,701	10,487
1,040	0	21,731	5,224	626	4,598	4,157	8,755
0	4,243	167,454	45,583	22,563	23,020	41,546	64,566
0	6,099	360,311	117,262	35,667	81,595	87,089	168,684
513	0	57,357	28,041	10,880	17,161	32,584	49,745
0	6	72,455	25,734	57	25,677	(22)	25,655
0	0	22	689	0	689	1,368	2,057
0	0	20,011	3,645	368	3,277	3,640	6,917
0	13	14,007	7,882	884	6,998	1,446	8,444
0	0	0	88	0	88	0	88
0	32	32	4,392	0	4,392	34,018	38,410
7,180	0	229,045	47,575	2,767	44,808	97,091	141,895
15,754	0	588,898	137,453	11,977	125,476	253,767	379,243
0	0	6,845	2,502	0	2,502	22,888	25,390
0	0	136,289	38,972	(10,846)	49,818	3,097	52,915
928	0	11,950	3,922	0	3,922	3,327	7,249
0	0	13,909	4,606	0	4,606	27,327	31,933
0	0	26,393	11,856	2,056	9,800	848	10,648
0	0	775	942	0	942	51,100	52,042
0	0	244	608	0	608	0	608
<b>34,450</b>	<b>18,490</b>	<b>2,311,559</b>	<b>652,449</b>	<b>65,799</b>	<b>586,650</b>	<b>876,318</b>	<b>1,462,968</b>

\*\* Exercice se terminant le 31 décembre  
+N.B. : Ceci combine les résultats de toutes les sociétés, incluant les données d'octobre et de décembre.

**CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS**

for the 12 months ended 1996 / pour les douze mois terminés 1996

(in thousands of dollars) / (en milliers de dollars)

Name of Company Nom de la société	Salaries, pensions and other staff benefits  Salaires, contributions aux caisses de retraite et autres avantages sociaux	Premises and equipment expenses, including depreciation  Frais de locaux et de matériel, y compris l'amortissement	Other expenses  Autres frais	Total non-interest expenses  Total des frais autres que d'intérêt	Net income before provision for income taxes  Revenu net avant la provision pour impôts sur le revenu
** AGF Trust Company					
** Compagnie de Fiducie AGF .....	1,317	259	1,521	3,097	62
The Bank of Nova Scotia Trust Company					
La Société de Fiducie Banque de Nouvelle-Écosse .....	1,635	224	1,726	3,585	849
** The Canada Trust Company					
** La Société Canada Trust.....	137,202	59,548	62,379	259,129	14,234
Canadian Western Trust Company					
Canadian Western Trust Company.....	0	0	0	0	0
CIBC Trust Corporation					
Compagnie Trust CIBC .....	20,083	4,445	6,921	31,449	4,000
** Citizens Trust Company					
** Compagnie de fiducie Citizens Trust.....	4,370	2,623	6,600	13,593	(1,700)
Co-operative Trust Company of Canada					
** Co-operative Trust Company of Canada.....	9,239	2,836	4,706	16,781	8,374
** Commercial Trust					
** Compagnie de Fiducie Commerciale Limitée.....	0	0	155	155	3
** The Equitable Trust Company					
** L'Équitable, Compagnie de Fiducie.....	929	145	1,130	2,204	2,715
Evangeline Trust Company					
** Société de Fiducie Évangeline.....	296	174	463	933	136
Hongkong Bank Trust Company					
** Société de fiducie de la Banque Hongkong .....	2,322	551	7,555	10,428	7,206
Household Trust Company					
** La Société de Trust Household.....	0	0	8,831	8,831	1,656
Merchant Private Trust Company					
** Société de Fiducie Privée Marchande.....	1,579	985	4,313	6,877	1,878
Montreal Trust Company					
Compagnie Montréal Trust .....	18,440	2,609	21,045	42,094	22,472
Montreal Trust Company of Canada					
Compagnie Montréal Trust du Canada.....	44,221	14,086	14,322	72,629	96,055
** The Mutual Trust Company					
** Société de Fiducie Mutuelle.....	15,647	6,049	10,436	32,132	17,613
Natcan Trust Company					
Société de fiducie Natcan.....	336	406	15,372	16,114	9,541
** The Northern Trust Company, Canada					
** La Société de fiducie du Nord, Canada.....	526	348	1,036	1,910	147
Peace Hills Trust Company					
** Société de Fiducie Peace Hills.....	3,602	1,026	2,175	6,803	114
Peoples Trust Company					
** Compagnie de Fiducie Peoples.....	2,098	422	3,204	5,724	2,720
Provincial Trust					
** Compagnie de Fiducie Provinciale.....	0	0	32	32	56
R-M Trust Company					
Compagnie Trust R-M.....	16,232	5,585	8,634	30,451	7,959
The Royal Trust Company					
Compagnie Trust Royal.....	29,195	30,913	38,335	98,443	43,456
Royal Trust Corporation of Canada					
Société Trust Royal du Canada.....	133,812	101,010	90,504	325,326	53,917
** State Street Trust					
** State Street Trust Company Canada.....	10,283	3,107	8,837	22,227	3,163
Sun Life Trust Company					
** Compagnie de Fiducie Sun Life.....	8,520	4,813	30,847	44,180	8,735
Swiss Bank Corporation Trust					
** Trust Société de Banque Suisse.....	0	0	6,228	6,228	1,021
TD Trust Company					
Société de fiducie TD.....	0	0	30,549	30,549	1,384
Trimark Trust Company					
** Fiducie Trimark.....	3,435	2,239	3,653	9,327	1,321
The Trust Company of Bank of Montreal					
Société de Fiducie Banque de Montréal.....	11,984	13,949	23,086	49,019	3,023
** Trust Company of London Life					
** La Société de fiducie de la London Life.....	283	211	795	1,289	(681)
<b>TOTAL TRUST COMPANIES +</b> <b>TOTALS DES SOCIÉTÉS DE FIDUCIE +</b>	<b>477,586</b>	<b>258,563</b>	<b>415,390</b>	<b>1,161,539</b>	<b>311,429</b>

\*\* December 31 year-end

+Note : This combines the results of all companies, including October and December year-end data

**CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS**

for the 12 months ended 1996 / pour les douze mois terminés 1996

(in thousands of dollars) / (en milliers de dollars)

Provision for income taxes	Net income before non-controlling interests in subsidiaries	Non-controlling interests in subsidiaries	Net income before extraordinary items	Extraordinary items	Net income
Provision pour impôts sur le revenu	Revenu net avant les participations sans contrôle dans des filiales	Participations sans contrôle dans des filiales	Revenu net avant les éléments extraordinaires	Éléments extraordinaires	Revenu net
(95)	157	0	157	0	157
404	445	0	445	0	445
8,854	5,380	0	5,380	0	5,380
0	0	0	0	0	0
0	4,000	0	4,000	0	4,000
(576)	(1,124)	0	(1,124)	0	(1,124)
4,001	4,373	0	4,373	0	4,373
(15)	18	0	18	0	18
1,268	1,447	0	1,447	0	1,447
25	111	0	111	0	111
600	6,606	0	6,606	0	6,606
790	866	0	866	0	866
(218)	2,096	0	2,096	0	2,096
8,682	13,790	0	13,790	0	13,790
42,145	53,910	0	53,910	0	53,910
7,399	10,214	0	10,214	0	10,214
4,496	5,045	0	5,045	0	5,045
70	77	0	77	0	77
101	13	0	13	0	13
1,252	1,468	0	1,468	0	1,468
28	28	0	28	0	28
4,140	3,819	0	3,819	0	3,819
22,281	21,175	0	21,175	0	21,175
27,193	26,724	0	26,724	0	26,724
1,315	1,848	0	1,848	0	1,848
3,501	5,234	0	5,234	0	5,234
234	787	0	787	0	787
176	1,208	0	1,208	0	1,208
708	613	0	613	(536)	1,149
1,413	1,610	0	1,610	0	1,610
(137)	(544)	0	(544)	0	(544)
<b>140,035</b>	<b>171,394</b>	<b>0</b>	<b>171,394</b>	<b>(536)</b>	<b>171,930</b>

\*\* Exercice se terminant le 31 décembre

+N.B. : Ceci combine les résultats de toutes les sociétés, incluant les données d'octobre et de décembre

**CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS**

for the 12 months ended 1996 / pour les douze mois terminés 1996

(in thousands of dollars) / (en milliers de dollars)

Name of Company Nom de la société	Income from deposits with regulated financial institutions Revenu de dépôts à des institutions financières réglementées	Income from securities Revenu de valeurs mobilières	Income from loans Revenu de prêts	Total interest income, including dividends Total du revenu d'intérêt, y compris les dividendes	Interest on deposits Intérêt sur les dépôts
Bank of Montreal Mortgage Corp. Société Hypothécaire Banque de Montréal.....	39,275	48,201	2,168,110	2,255,586	1,730,165
** Canada Trustco Mortgage Company ** Hypothéques Trustco Canada.....	687	395,917	2,697,416	3,094,020	1,977,628
CIBC Mortgage Corporation La Société d'Hypothèques CIBC.....	59,851	9,387	1,662,540	1,731,778	1,091,538
CIBC Mortgages Inc. Hypothéques CIBC Inc.....	0	6,680	35,317	41,997	31,900
** Granville Savings and Mortgage Corporation ** Granville Société d'Epargne et d'Hypothèque.....	154	507	12,989	13,650	8,292
** Hongkong Bank Mortgage Corp. ** Société Hypothécaire de HongkongBank.....	0	84,871	285,918	370,789	255,047
Laurentian Bank Savings and Mortgage Corporation Société d'Épargne et d'Hypothèque Banque Laurentienne.....	1,107	2,803	12,795	16,705	14,508
** League Savings and Mortgage Company ** League Savings and Mortgage Company.....	345	200	27,352	27,897	20,790
** Mandate National Mortgage Corporation ** Corporation Nationale d'Hypothèque Mandate.....	84	0	376	460	0
Montro Services Corporation Corporation MontroServices.....	14,172	0	343,149	357,321	0
** MTC Mortgage Investment Corporation ** Société de Placements Hypothécaires MTC.....	135	280	14,152	14,567	10,358
Royal Bank Mortgage Corporation Société d'Hypothèques de la Banque Royale.....	77,373	50,243	1,167,327	1,294,943	729,883
** Scotia Mortgage Corporation ** Société Hypothécaire Scotia.....	0	0	583,000	583,000	378,213
Security Home Mortgage Corporation Société d'Hypothèque Security Home.....	315	0	2,304	2,619	2,916
** Sun Life Savings and Mortgage Corporation ** Société d'Épargne et d'Hypothèques Sun Life.....	0	4,554	18,623	23,177	17,718
TD Mortgage Corporation La Société d'Hypothèques TD.....	2,909	8,667	2,068,459	2,080,035	1,169,608
TD Pacific Mortgage Corporation La Société d'Hypothèques Pacific TD.....	9	0	391,875	391,884	168,722
Victoria and Grey Mortgage Corporation Société d'Hypothèques Victoria et Grey.....	2,382	7,023	154,958	164,363	121,476
<b>TOTAL LOAN COMPANIES + TOTAL DES SOCIÉTÉS DE PRÊT +</b>	<b>198,798</b>	<b>619,333</b>	<b>11,646,660</b>	<b>12,464,791</b>	<b>7,728,762</b>

\*\* December 31 year-end

+Note : This combines the results of all companies, including October and December year-end data.

**CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS**

for the 12 months ended 1996 / pour les douze mois terminés 1996

(in thousands of dollars) / (en milliers de dollars)

Interest on subordinated debt	Interest on liabilities other than deposits and subordinated debt	Total interest expense	Net interest income	Charge for Impairment	Net interest income after charge for impairment	Non-interest income	Net interest and non- interest income
Intérêt sur les dettes subordonnées	Intérêt sur les engagements autres que les dépôts et les dettes subordonnées	Total des frais d'intérêt	Revenu net d'intérêt	Charges de créances douteuses	Revenu net d'intérêt après charges de créances douteuses	Revenus autres que d'intérêt	Revenu net d'intérêt et autres que d'intérêt
48,255	7	1,778,427	477,159	0	477,159	121	477,280
46,710	31,037	2,055,375	1,038,645	158,270	880,375	512,296	1,392,671
33,075	120,934	1,245,547	486,231	0	486,231	2,190	488,421
1,478	4,774	38,152	3,845	198	3,647	30,653	34,308
0	0	8,292	5,358	2,658	2,700	1,321	4,021
18,710	0	273,757	97,032	695	96,337	5,134	101,471
0	0	14,508	2,197	0	2,197	0	2,197
0	0	20,790	7,107	375	6,732	772	7,505
0	0	0	460	8	452	105	557
0	44,899	44,899	312,422	0	312,422	285	312,707
0	0	10,358	4,209	35	4,174	98	4,272
81,814	395	812,092	482,851	0	482,851	3,179	486,030
0	0	378,213	204,787	2,176	202,611	5,527	208,138
0	0	2,916	(297)	4,939	(5,236)	928	(4,309)
0	0	17,718	5,459	107	5,352	102	5,455
50,242	38,577	1,258,427	821,608	0	821,608	9,484	831,092
9,095	46,480	224,297	167,587	0	167,587	2,091	169,678
0	139	121,615	42,748	693	42,055	21	42,076
<b>289,379</b>	<b>287,242</b>	<b>8,305,383</b>	<b>4,159,408</b>	<b>170,154</b>	<b>3,989,254</b>	<b>574,307</b>	<b>4,563,561</b>

\*\* Exercice se terminant le 31 décembre

+N.B. : Ceci combine les résultats de toutes les sociétés, incluant les données d'octobre et de décembre.

**CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS**

for the 12 months ended 1996 / pour les douze mois terminés 1996

(in thousands of dollars) / (en milliers de dollars)

Name of Company Nom de la société	Salaries, pensions and other staff benefits Salaires, contributions aux caisses de retraite et autres avantages sociaux	Premises and equipment expenses, including depreciation Frais de locaux et de matériel, y compris l'amortissement	Other expenses Autres frais	Total non-interest expenses Total des frais autres que d'intérêt	Net income before provision for income taxes Revenu net avant la provision pour impôts sur le revenu
Bank of Montreal Mortgage Corp					
Société Hypothécaire Banque de Montréal.....	0	0	404,171	404,171	73,109
** Canada Trustco Mortgage Company					
** Hypothèques Trustco Canada .....	533,443	266,692	281,189	1,081,324	311,347
CIBC Mortgage Corporation					
La Société d'Hypothèques CIBC.....	8,656	1,811	291,239	301,706	186,715
CIBC Mortgages Inc.					
Hypothèques CIBC Inc.....	10,585	4,798	6,556	21,939	12,361
** Granville Savings and Mortgage Corporation					
** Granville Société d'Épargne et d'Hypothèque .....	847	217	1,038	2,102	1,919
** Hongkong Bank Mortgage Corp.					
** Société Hypothécaire de HongkongBank.....	0	0	44,765	44,765	56,706
Laurentian Bank Savings and Mortgage Corporation					
Société d'Épargne et d'Hypothèque Banque Laurentienne.....	0	0	1,345	1,345	852
** League Savings and Mortgage Company					
** League Savings and Mortgage Company.....	1,334	786	4,225	6,345	1,159
** Mandate National Mortgage Corporation					
** Corporation Nationale d'Hypothèque Mandate.....	0	0	178	178	379
Monstro Services Corporation					
Corporation MonstroServices .....	234	50	2,367	2,651	310,056
** MTC Mortgage Investment Corporation					
** Société de Placements Hypothécaires MTC.....	0	0	1,504	1,504	2,768
Royal Bank Mortgage Corporation					
Société d'Hypothèques de la Banque Royale.....	0	0	111,120	111,120	374,910
** Scotia Mortgage Corporation					
** Société Hypothécaire Scotia .....	2,946	484	105,631	109,061	99,077
Security Home Mortgage Corporation					
Société d'Hypothèque Security Home.....	1,113	352	1,499	2,964	(7,272)
** Sun Life Savings and Mortgage Corporation					
** Société d'Épargne et d'Hypothèques Sun Life .....	0	0	2,783	2,783	2,671
TD Mortgage Corporation					
La Société d'Hypothèques TD.....	0	0	770,758	770,758	60,334
TD Pacific Mortgage Corporation					
La Société d'Hypothèques Pacific TD.....	0	0	156,768	156,768	12,910
Victoria and Grey Mortgage Corporation					
Société d'Hypothèques Victoria et Grey .....	0	10	17,714	17,724	24,352
<b>TOTAL LOAN COMPANIES +</b>					
<b>TOTAL DES SOCIÉTÉS DE PRÊT +</b>	<b>559,158</b>	<b>275,200</b>	<b>2,204,850</b>	<b>3,039,208</b>	<b>1,524,353</b>

\*\* December 31 year-end

+Note : This combines the results of all companies, including October and December year-end data.

**CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS**

for the 12 months ended 1996 / pour les douze mois terminés 1996

(in thousands of dollars) / (en milliers de dollars)

Provision for income taxes	Net income before non-controlling interests in subsidiaries	Non-controlling interests in subsidiaries	Net income before extraordinary items	Extraordinary items	Net income
Provision pour impôts sur le revenu	Revenu net avant les participations sans contrôle dans des filiales	Participations sans contrôle dans des filiales	Revenu net avant les éléments extraordinaires	Éléments extraordinaires	Revenu net
36,252	36,857	612	36,245	0	36,245
129,925	181,422	0	181,422	0	181,422
86,105	100,610	0	100,610	0	100,610
5,788	6,573	35	6,538	0	6,538
900	1,019	0	1,019	0	1,019
25,576	31,130	0	31,130	0	31,130
187	665	0	665	0	665
406	753	0	753	0	753
0	379	0	379	0	379
117,889	192,167	0	192,167	0	192,167
63	2,705	0	2,705	0	2,705
141,944	232,966	0	232,966	0	232,966
46,293	52,784	0	52,784	0	52,784
0	(7,272)	0	(7,272)	0	(7,272)
334	2,337	0	2,337	0	2,337
26,947	33,387	0	33,387	0	33,387
6,538	6,372	0	6,372	0	6,372
8,635	15,717	0	15,717	0	15,717
<b>633,782</b>	<b>890,571</b>	<b>647</b>	<b>889,924</b>	<b>0</b>	<b>889,924</b>

\*\* Exercice se terminant le 31 décembre

+N.B. : Ceci combine les résultats de toutes les sociétés, incluant les données d'octobre et de décembre

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